Australian Consumers' Association

July 1993

CHOICE

HIGH CHAIR DINING

Sometimes stylish but not always safe

INVESTING IN PROPERTY

Is it still a good bet?

GETTING THE JOB DONE RIGHT

How to find a good tradesperson

Supermarket price survey

'Fresh' pasta and sauces

CHOICE

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All products tested for CHOICE are bought randomly in the marketplace and no samples are accepted. Evaluations are based on tests, trials and expert judgments as appropriate. These findings should not be applied to models other than those nominated in CHOICE. We do not necessarily evaluate every available product or service in a particular class. We check the results of our tests just before publication with manufacturers, but specifications and quality may vary. If this issue is no longer current check with us or the manufacturer to determine if important changes have taken place before you buy. If, despite our extensive checking, a mistake slips through we will publish a correction as soon as possible.

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The Association is managed on a day-to-day basis by a committee comprising the four department managers and a staff-elected representative.

Editorial

"It may not be everybody's ideal coffee table magazine."

The above statement is copy taken from one of our advertisements and refers to CHOICE. It goes on to say, "...but it's perfect for the fridge, the lawnmower, the microwave and the health insurance."

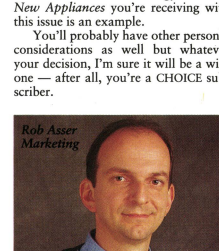
Opinion varies about the way in which CHOICE is most useful. From our research we've found some people subscribe to find out about a particular product or health or financial issue. For others a subscription is the only way they can get independent information on a whole range of consumer issues. For others again the subscription is a way of supporting the work of the Consumers' Association in promoting the interests of all consumers.

Whatever your reasons were in the first place for clipping out that CHOICE coupon or phoning us, we want you to make an informed decision when deciding to renew your subscription too; to make the same choices you would when buying any product or service.

On the practical side, ask yourself whether CHOICE has helped you recover the $4 a month subscription price — for example, you might have saved $170 recently by buying the top CHOICE-tested fridge rather than the most expensive. You could also consider whether we've kept you informed about important consumer issues such as Telecom vs Optus, recycling, credit card fees, child car restraints and asthma management — to name a few. And has CHOICE been a useful reference in assisting you to make a whole range of important consumer decisions?

Sometimes we can offer a bit of extra value too — the 1993 *Energy Guide to New Appliances* you're receiving with this issue is an example.

You'll probably have other personal considerations as well but whatever your decision, I'm sure it will be a wise one — after all, you're a CHOICE subscriber.



VOLUME 34 JULY 1993 NUMBER 7

Cover photo: Kent Mears

Next issue

Hybrid bikes, water heaters, mains drills, are low-tar cigarettes really low-tar?, antibiotics, servicing small appliances, mattresses.

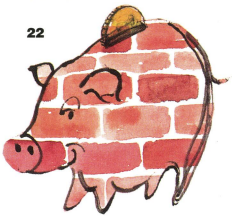
September, October, November

Tests: Car batteries, washing machines, portable drinks coolers, dishwasher update, disposable nappies, vacuum cleaners, telephones, lawnmowers, cockroach killers.
Features: Vitamins and minerals, alternative energies, life insurance, security screen doors, insurance disputes scheme reviewed, energy options for home renovation, alternative medicine, house and contents insurance, buying a secondhand car, health claims in food labelling, mortgage options, dental care.

Features

12 Finding a good tradesperson
Whether you're rewiring, redecorating, adding a new room or just patching things up, the success or failure of your project will depend greatly on the tradespeople you use. We give six steps to help you get your work done well.

22 Investing in property
Is residential property investment right for you, and how do you minimise the risks involved? Our report answers common questions and arms you with the knowledge to make informed investment decisions.



41 Bonds that last
The glue you use to stick a leg back on a chair may not be the best one for fixing a fine china cup. This guide will help you select the right glue to ensure a lasting result.

Tests

6 The price is right!
Although it may feel like groceries are more expensive than ever, our annual survey of supermarket prices shows this isn't true. A combination of low inflation and fierce price wars between supermarkets means many consumers are paying less!

17 High chairs
Little has changed since our last test of high chairs three years ago — too many chairs have design problems that could lead to a child being injured. Only two of the 15 chairs we tested this time passed all the standard safety tests *and* had a safe restraint.

35 'Fresh' pasta and sauces
We wanted to know whether 'fresh' pasta and sauces — which use new packaging technology to prolong their shelf life — have any problems with bacteria. We also tried them for taste.

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Another day older and deeper in debt? Just because you owe money doesn't mean you have to put up with harassment by debt collectors.

40 Drivelines
Don't be fooled by advertisements claiming to provide 'electronic' protection for your car against rust. Cathodic rust protection systems don't work.

47 What do you know?
Test yourself with our regular consumer quiz.

Australian-made

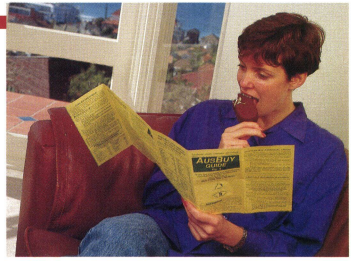
AUS BOUGHT OR SOLD?

THE *AusBuy Guide*, distributed free through Ampol service stations, is supposed to help consumers "buy goods and services from Australian-owned companies and to help ... keep Australia Australian-owned". But what benefit does the guide have when it promotes Australian-owned companies that *import* their products and penalises foreign-owned companies that manufacture all their goods in Australia using local materials?

The director of operations for (foreign-owned) Silcraft, Roy Walker, was concerned when his company's cookware products, Essteele, were listed as foreign, even though the products are manufactured in Australia, by Australians and from Australian-produced materials. By contrast, competing brands Arcosteel and Morganware and one line sold by Raco are fully imported, according to Mr Walker, but are given the green light in the *AusBuy Guide* because the companies are Australian-owned.

If a foreign-owned company does not export its profits but ploughs them back into local manufacturing, there's nothing wrong with buying its locally produced brands. Such purchases may be of more benefit to the economy than purchasing pure imports from locally owned companies.

Two other conscientious buyers of Australian-made goods, Mr and Mrs Turner of Yamba, NSW, are also confused about the meaning of 'Australian-made' labels. They were disappointed to discover their supposedly Australian-made Streets Magnum ice cream was made in Denmark with a Belgian chocolate coating. Mrs Turner is sure it could be made just as well in Australia.



Getting your money back

POINTED LESSONS FROM COMPASS

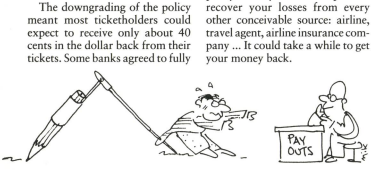
PEOPLE left with unused tickets after the second collapse of Compass airlines must have felt like they'd been stabbed with the sharp end of such an instrument when they discovered their tickets were not fully insured.

Compass had taken out an insurance policy which was supposed to provide ticketholders with a full refund in the event the airline went broke a second time. According to Ian Johnston, general manager of National Mutual Trustees (the company acting as trustee for the ticketholders), late last year Compass cut the amount of cover from $7 million to $2 million without the knowledge or consent of National Mutual Trustees.

The downgrading of the policy meant most ticketholders could expect to receive only about 40 cents in the dollar back from their tickets. Some banks agreed to fully reimburse customers who used bank-issued credit cards to purchase their tickets.

What lessons can consumers learn from the plight of Compass ticketholders? You could purchase tickets with a credit card, but the banks are under no legal obligation to give refunds. Another option may be to take out your own domestic travel insurance policy to prevent incurring such a loss.

However, even having your own travel insurance wouldn't necessarily mean you'd get your money back with ease in the event of an airline collapse. Travel insurance is an 'insurance of last resort'. You can only make a claim on a travel policy once you've attempted to recover your losses from every other conceivable source: airline, travel agent, airline insurance company ... It could take a while to get your money back.



Superannuation

NOT SO SUPER?

THE Superannuation Guarantee legislation requiring employers to make super contributions for almost all their staff — or to pay a fine to the tax office — might mean your future income is better looked after. But for some it means a lower income right now.

Mr M. (name and address supplied) writes:

"In my particular case, prior to the superannuation guarantee being introduced, I was working at a rate of $15 per hour.

"After introduction of the levy my 'agreed' rate was reduced to $14.40. Of course I kicked up a stink, but was told to live with it or leave.

"Discussions with the taxation department on various occasions have all concluded with this statement: 'It is legal — but is certainly not how it was intended'."

It may not have been the intention when the Superannuation Guarantee legislation was drafted, but for some people the extra super payments are coming out of their income. If you're covered by an award and paid award wages, the super contributions are necessarily in addition to your existing pay. But sadly, for people not covered by an award (or who are paid over-award wages) or for those without specific employment contract terms excluding it, employers are able to pass on to employees the cost of the superannuation they pay on their behalf.

We think it's unlikely the Government meant the introduction of this legislation to reduce take-home pay rates. We'll be collecting information to see how widespread this practice has been, so if this has happened to you please write to **Super Guarantee**, CHOICE, 57 Carrington Road, Marrickville 2204, giving brief details. And for more information about the Superannuation Guarantee Scheme see *Your Super Guarantee?*, CHOICE, February 1993.

Pet care

ALLWORMER WARNING FOR CAT OWNERS

PET owners whose cats have experienced adverse side-effects from **DRONTAL Allwormer for Cats** can claim compensation for veterinary expenses, a spokesman for Bayer Australia has confirmed.

The wormer, claimed to be the most efficient on the market, can cause vomiting and ataxia (staggering) in sensitive cats. Although Bayer Australia says it has no record of deaths being caused by the wormer, we know of one animal which required emergency treatment for severe allergic shock after the owner said she had treated it with a normal dose.

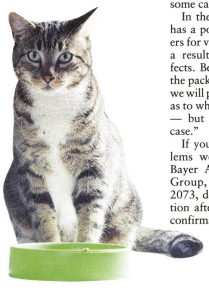
Complaints from pet owners that their cats were vomiting or had become lethargic and wobbly in their hind legs were received by the company from as far back as early 1991 — a few months after the wormer was released onto the Australian market.

The company subsequently wrote to all vets notifying them about the possibility of adverse side-effects, but did not put warnings on its over-the-counter packs (available at pet shops and pharmacies) until about a year later.

Bayer Australia says it is continuing to test the product, and at this stage does not know why some cats react badly to it. It claims the incidence of reaction in cats is very low — about two recorded cases for every 10 000 doses sold — but says it thinks some cases are going unreported.

In the meantime, the company has a policy of reimbursing owners for veterinary costs incurred as a result of **DRONTAL's** side-effects. Because of the warning on the pack, however, "From now on we will probably be slightly tighter as to whether we reimburse or not — but we'll still consider each case."

If you have encountered problems we suggest you write to: Bayer Australia, Animal Health Group, PO Box 903, Pymble 2073, detailing any adverse reaction after worming, with written confirmation from your vet.



Wildlife

SAVE THE KOALA DAY

JULY 30 is Save the Koala Day — a day to raise awareness of the plight of wild koalas and generate funds to help conserve these endangered animals and their ever-shrinking natural habitat. The Australian Koala Foundation (AKF) will be selling gold koala pins through selected newsagents and pharmacies on the day for $1. Money raised will be used to fund research and other projects which contribute to koala conservation by increasing the knowledge and will to do so.

Weight loss industry

LIQUIDATOR FOR DIET MERCHANT

Australian Nutri/System Pty Ltd, one of the companies examined in the recent CHOICE article (June 1993) on the weight loss industry, has been placed in provisional liquidation. The company was forced to apply to the Federal Court for a provisional liquidator to be appointed due to sales in its Victorian and Queensland centres plummeting in the past year.

At the time of writing all centres were open for business and continuing to service the needs of consumers who'd purchased Nutri/System weight loss programs.

CHOICE KIDSAFE INDEX

HERE'S a ready index (January 1990 to July 1993) of CHOICE articles, books, *Choice Cuts* and the *Green Page* (the latter two indicated by *) which relate to children and their care. We've compiled it in support of National Kidsafe Day (July 6, 1993), created by the Child Accident Prevention Foundation of Australia (CAPFA). We hope you'll find it useful.

Accident prevention May '90, Dec '90, Jul '91*, Feb '93*
Additives in food Feb '91, Oct '92*
Advertising, TV Jun '90, Oct '90, Dec '90*
Allergies Nov '92
Aluminium in the diet Jan '92, Apr '92
Aluminium in infant formula Nov '90
Arthritis Oct '92
Asthma management May '93
Baby Play Gym Jul '91
Barbecues, kettle May '90, Jan '93
Batteries, 'AA' Jun '90
Bicycle helmets Oct '90*, May '91, Oct '92
Bunk beds Jan '92, Oct '92*
Childproof caps Nov '90*
Child car restraints Mar '93*, Apr '93
Child's umbrella Sep '90
Children's party food Dec '90, Apr 91
CHOICE Guide to Baby Products Consumer Bookshelf
Clothes labelling Apr '93
Cots Mar '91, Jun '91*, Jul '91
Cough medicines Jan '90, Jul '90*
Cradles — unsafe Dec '92*
'Fast' food Jul '90
Dog bites Aug '91*
Fruit substitutes for kids Sep '91*, Mar '93
High chairs Jul '93
Home emergencies Mar '92
Immunisation Aug '90
In-line skates Dec '92
Lambskins Nov '91*
Lollies — Push Pops Nov '92*
Nappies Sep '91*
Packaged meals for kids Feb '93
Playground equipment Feb '92
Pollution in the home Jan '93
Pool fences Dec '92
Science sets May '91*
Shopping trolley safety Mar '92*
Socks can cause gangrene Mar '90*
Soy drinks Apr '92
Strollers Nov '91, Feb '92
Sugar in food Apr '92
Sugar in fruit juices Jan '90*
Sun protection Dec '90, Apr '91*, Jan '93
Sunglasses Jan '91*
Toy safety Nov '91
Toy instructions Aug '92*

Can you help?

PRIVATE LIVES OR PUBLIC INFORMATION?

ARE you concerned about the level of information which organisations hold about you? Have you had experience of personal information being misused? Have you tried to obtain information kept about you and failed?

CHOICE is planning an article on use and misuse of personal information. We'd like to hear about cases where you feel your privacy was intruded upon or instances where information held about you was incorrect and used to your disadvantage. It could be regarding credit references, medical records, mailing lists and so on.

Write to **Privacy**, CHOICE, 57 Carrington Road, Marrickville 2204, by August 1, 1993. Please include a daytime telephone number in case we need to contact you for further details. Thanks for your help.

Corrections

PERFUMES

(CHOICE, May 1993)

On page 15 we stated that Diorella and Dioressence were 'discontinued' — not imported into Australia any longer. In fact both perfumes are still imported and available.

350 L TO 400 L FROST-FREE FRIDGES

(CHOICE, May 1993)

On page 38 we showed adjacent photographs of two **FISHER & PAYKEL** fridges, the **N395BN** and the **N369BN**. These photos were inadvertently swapped, so that the wrong one is above each fridge's profile. The **N395BN** is the larger (extra freezer space) and more expensive model.

THE PRICE

While supermarket chains battle it out for market share, consumers are coming up the winners.

LOW INFLATION and fierce competition between supermarket chains have combined to keep prices stable over the past year. Our annual look at the price of two baskets of goods found that in half the supermarkets we surveyed the price had actually decreased slightly since 1992. In the other half it had gone up only a little.

This result is in line with the Consumer Price Index, which measured inflation for the year as virtually non-existent: a tiny 0.3% (for the year to December 1992). Table 1 and *How the survey works* explain what's in our basket and how we did the survey.

Looking at individual towns, the price change varied from a drop of nearly 4% to an increase of around 2% for the brand-name basket. It was a similar story with the cheapest available basket. According to Bruce Bevan of the Australian Supermarket Institute, there's been very little real growth in the grocery business over the last few years, so competition has been intense: a chain can only grow by taking market share from others. It's most likely that in areas where prices have come down more than others (such as Launceston, Townsville and Toowoomba) there is stronger competition between the supermarkets, or perhaps between wholesalers, than there was last year.

Our basket of groceries — very little overall change in price since last year.

HOW THE SURVEY WORKS

THE SURVEY was conducted over two days in February. A team of people priced the items listed in Table 1 by noting their ticketed shelf price. If any of the products in our basket were on special on those days they were priced at this discounted rate.

The items in our basket are based on surveys CHOICE did a few years ago of subscribers and their shopping habits. They are typical of what might be bought in a week for a family of two adults, one child, a dog and a cat. Fresh fruit, vegetables and meat are not included as not all supermarkets sell them, and it would be impossible to ensure the fresh goods we priced were of a comparable quality in all the stores.

The contents of the basket are exactly the same as last year, so we can compare this year's results with last year's. We priced two versions of the basket: one of well-known brand-name products and the other of the cheapest brand or 'no-name' versions of those same items on the shelves on the day we surveyed.

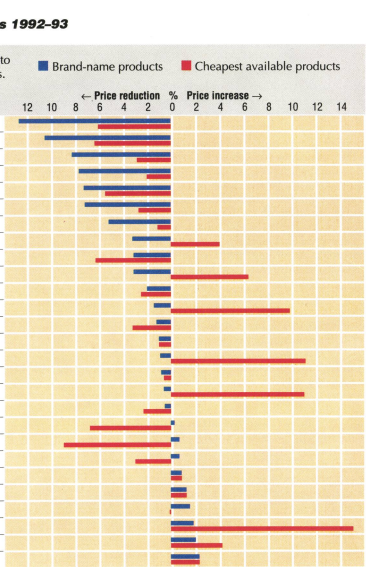
We chose the size most commonly sold, and then weighted it according to how much of the product would be used in a week. For example, one litre of milk was priced, but as we calculated that five and a half litres would be used in a week, the price of this amount was used in the 'weighted basket'. The prices quoted for comparison throughout this article are of the weighted baskets — effectively the cost of what you *use* each week rather than what you buy, which naturally varies from week to week but probably averages out over a year.

We made some changes in the supermarkets included in our survey in some towns, as some of those surveyed last year had closed down, were trading under a different name or refused to give us permission to survey.

IS RIGHT!

Table 1. What's in our basket and price changes 1992–93

The products are listed in order of greatest price reduction to greatest price increase (1992–93) of the brand-name products.



Product (brand)	Size priced/weighted
Ice cream (Peters or Streets)	2000 mL/1300 mL
Peas, frozen (Birds Eye)	500 g/600 g
Lemonade (Schweppes or Sprite)	1250 mL/1500 mL
Toilet rolls, four-pack (Sorbent)	1200 sheets/1300 sheets
Cheese (Kraft Coon)	500 g/500 g
Rice, long-grain (Sunwhite)	1000 g/300 g
Tissues, double (Kleenex)	224 tissues/100 tissues
Coffee, instant (Nescafé)	150 g/60 g
Sugar, white (CSR)	2000 g/500 g
Tea (Bushells Blue Label)	250 g/175 g
Biscuits (Arnotts Family Assorted)	500 g/400 g
Toothpaste (Colgate Fluoriguard)	140 g/50 g
Pineapple slices (Golden Circle)	450 g/250 g
Butter	500 g/500 g
Soap, toilet, twin-pack (Palmolive)	250 g/150 g
Sultanas (Anchor or Sunbeam)	375 g/400 g
Washing powder (Omo)	1500 g/500 g
Tomato soup (Rosella)	445 g/400 g
Tuna, canned (Greenseas or John West)	425 g/200 g
Detergent, liquid (Palmolive)	1000 mL/250 mL
Orange juice (Big O or Berri)	2000 mL/2000 mL
Dog food, canned (Pal)	700 g/2300 g
Bacon, middle rashers	250 g/400 g
Cat food, canned (Whiskas)	400 g/1250 g
Marmalade (Cottees)	500 g/200 g
Tomato sauce (Rosella)	600 mL/200mL
Flour, plain	1000 g/1000 g
Milk, fresh	1000 mL/5500 mL
Vegetable oil (Crisco)	750 mL/300 mL
Peanut butter (Kraft)	375 g/200 g
Spaghetti (San Remo or Nanda)	500 g/200 g
Yoghurt, fruit (Ski, Pauls, Yoplait)	200 g/500 g
Food drink (Milo)	375 g/150 g
Cream, fresh	300 mL/250 mL
Breakfast cereal (Weet-Bix)	750 g/500 g
Eggs, 1 doz (55 g)	660 g/550 g
Margarine (Meadow Lea)	500 g/600 g
Bread, white sliced	680 g/2040 g
Peaches, canned (SPC)	825 g/400 g
Baked beans (Heinz)	440 g/500 g

Movement at the checkouts

Newcastle remains at the top of our list of the cheapest cities — as in 1991 and 1992, it was the cheapest place we surveyed for the brand-name basket. In fact, the four cheapest supermarkets in the country for the brand-name products this year were all located in Newcastle.

The dearest city also hasn't changed: in Darwin the same basket of goods costs around $15 more than in Newcastle, which is about 2.5% higher. Like prices in the Western Australian and Tasmanian cities and towns we surveyed, Darwin's higher prices are mainly due to its geographic isolation and smaller population: costs to transport products there are higher, and often there's less competition.

In between cheapest and dearest, however, there's been a lot of movement in the ranking, as you can see in Table 2. Toowoomba's results are the most dramatic: since last year it's leapt from 14th to second place for the brand-name basket, and from eighth to first place for the cheapest available. In fact all the areas we surveyed in Queensland moved up the ranks. According to the chains we spoke to the only reason for this is strong competition.

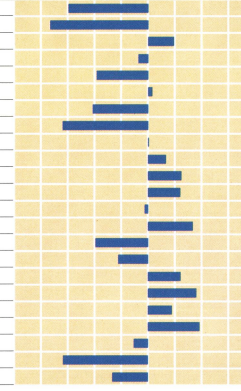
In Sydney, the price of 'no-name' and house brands seems to have increased since last year. The price of our cheapest available basket increased by more there than in any other city and it dropped from fifth to 15th cheapest city for that basket. We asked a couple of discount retailers if they could shed any light on this finding. Neither felt prices in Sydney had actually increased overall. It could be that the competition is less fierce there than in other areas at the moment, or that competition is limited to higher-priced products. For example, the price of the cheapest available basket in the Franklins store in Rose Bay — which had the cheapest 'cheapest available' basket in Sydney last year — was nearly 13% higher than last year.

While a chain generally sets retail prices for all its stores, many sell for less than the set price to remain competitive with other stores in their local area. Some even monitor what their competitors are selling individual items for so they can keep their own prices in line with or cheaper than the opposition's. Some chains also set lower prices for their larger stores. You're most likely to find the cheapest prices in areas where there are several chains competing for your custom — usually within walking distance of each other — where a new store has recently entered the market and/or where the population is growing.

Table 2. Cheapest cities and price changes 1992–93

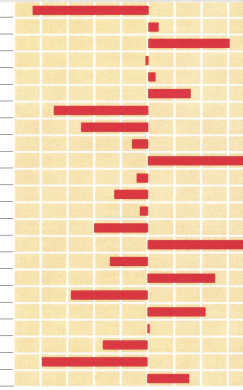
BRAND-NAME BASKET

Rank	City (1992 rank)	Average price ($)
1	Newcastle (1)	62.30
2	Toowoomba (14)	65.41
3	Adelaide (2)	65.78
4	Central Coast NSW (3)	65.94
5	Brisbane (11)	66.40
6	Sydney (4)	66.60
=7	Gold Coast (16)	66.87
=7	Townsville (17)	66.87
9	Tamworth (9)	67.22
10	Bathurst (8)	67.26
11	Wollongong (5)	67.49
12	Canberra (6)	67.60
13	Orange (12)	67.68
14	Ballarat (7)	67.93
15	Albury-Wodonga (19)	68.28
16	Geelong (18)	68.35
17	Melbourne (10)	68.38
18	Bendigo (15)	69.52
19	Bunbury (20)	72.02
20	Perth (21)	72.79
21	Hobart (22)	75.45
22	Launceston (23)	75.59
23	Darwin (24)	77.38



CHEAPEST AVAILABLE BASKET

Rank	City (1992 rank)	Average price ($)
1	Toowoomba (8)	51.16
2	Newcastle (2)	51.25
3	Adelaide (1)	52.05
4	Brisbane (7)	52.84
5	Central Coast NSW (6)	52.91
6	Melbourne (4)	53.14
7	Geelong (16)	53.31
8	Ballarat (=14)	53.40
9	Canberra (10)	53.71
10	Wollongong (3)	53.72
11	Orange (11)	53.86
12	Gold Coast (=14)	54.02
13	Tamworth (13)	54.32
14	Albury-Wodonga (17)	54.57
15	Sydney (5)	54.74
16	Townsville (18)	55.01
17	Bathurst (9)	55.02
18	Bendigo (19)	55.45
19	Bunbury (20)	58.78
20	Perth (21)	60.29
21	Hobart (23)	62.77
22	Launceston (24)	63.47
23	Darwin (22)	64.62



Keeping your eyes open for specials and buying cheaper brands can save you up to $900 a year on a typical basket of goods.

Come on down

Inside the baskets, some items were selling for a lot less than when we did our survey last year, while others were priced significantly higher. We asked some manufacturers of the goods which showed the greatest price changes to comment on our findings. We were told the shelf prices of PETERS 2 Litre Ice Cream and BIRDS EYE 500 g Frozen Peas haven't changed much in the last 12 months, even though on the days we surveyed their average price was down by more than 10% on last year's. Both companies felt the most likely explanation was that the product was being promoted within stores more heavily, so was probably on special in many stores and had been reduced by quite a lot. The packet of frozen peas, for example, was being sold on special in some stores for 99 cents in the month we surveyed, where its usual price is around $1.49.

In the cheapest available basket, marmalade had gone up by around 15%. Many of the 'no-name' or house-brand marmalades (and jams in general) are sourced from Eastern Europe, and political changes in this area have led to an increase in the wholesale price of the jams. The cheapest available canned peaches also went up: we were told most of the 'no-name' and house brands changed from sourcing the fruit overseas to Australian suppliers, who had recently increased the wholesale price.

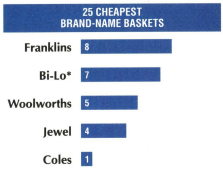
Extensive 'specialling' in the competitive climate is also the most likely explanation for some of the significant decreases in the average price of cheapest available products. Retailers told us products like sugar and spaghetti — staple foods sold in large volumes — are the type of product which they place on special most often.

Shopping around

If you've an eye for a bargain, you can make significant savings by choosing the cheapest products available. A quick check around the cities and areas we surveyed shows that by choosing the cheapest available products you could save between $5 and $17 a week — that's between $250 and $900 a year.

The cheapest chains

Because of the way we selected our sample of supermarkets to survey, our results for the major cities don't tell you which chain is the cheapest in your local area. We chose them to cover a range of geographic areas, rather than grouping them to cover a store from each chain competing within a local market. However, when you look at the 144 individual supermarkets we surveyed ranked in order of cheapness you get some idea of the comparative prices of the major chains. Out of the cheapest 25 stores nationally in each basket category the major chains were represented as follows:



* Only includes Bi-Lo stores in South Australia and the eastern states. Those trading under the Bi-Lo name in WA belong to a different, independent chain.

Franklins made up 13% of the stores surveyed, Bi-Lo 7.5%, Woolworths 18%, Jewel 16% and Coles 27%.

Table 3. Buying the brand-name basket

Rank	Chain/location		Price ($)
ADELAIDE			
1	Franklins No Frills, Prospect	$↓	62.63
2	Bi-Lo, Morphett Vale	$↓	63.35
3	Woolworths, Modbury	$↓	63.53
4	Bi-Lo Cheap Groceries, Blackwood		64.89
5	Woolworths, Christies Beach	$↓	65.42
6	Bi-Lo, Plympton		65.50
7	Coles, Unley		66.13
8	Cheap Foods, Salisbury*		66.47
9	Jewel Food Barn, Norwood		66.52
10	Coles, Port Adelaide		66.71
11	Woolworths, Findon		67.00
12	Cheap Foods, Ascot Park		67.04
13	Cheap Foods, Croydon		67.38
14	Coles, Glenelg		68.37
ALBURY-WODONGA			
1	Franklins No Frills, Wodonga*		66.13
2	Coles, Wodonga		69.03
3	Safeway, Albury		69.69
BALLARAT			
1	Franklins No Frills, Ballarat		65.17
2	Safeway, Sebastopol		68.83
3	Coles, Ballarat		69.78
BATHURST			
1	Coles, Bathurst	$↓	67.19
2	Woolworths, Bathurst		67.33
BENDIGO			
1	Coles, Kangaroo Flats	$↓	68.91
2	Stonemans, Strathdale*		69.79
3	Safeway, Golden Square		69.86
BRISBANE			
1	Franklins No Frills, Chermside	$↓	63.33
2	Franklins No Frills, Beenleigh	$↓	65.28
3	Woolworths, Inala	$↓	65.51
4	Woolworths, Kenmore	$↓	65.91
5	Food For Less, West End	$↓	66.02
6	Woolworths, Sandgate	$↓	66.04
7	Franklins No Frills, Strathpine	$↓	66.08
8	Coles, Cannon Hill	$↓	66.34
9	Food For Less, Nundah	$↓	66.96
10	Pick 'n' Pay Hypermarket, Aspley		67.37
11	Coles, New Farm	$↓	67.40
12	Food For Less, Acacia Ridge	$↓	67.88
13	Coles, Arana Hills		69.04
BUNBURY			
1	Woolworths, Bunbury		71.83
2	Coles, Bunbury		72.21
CANBERRA			
1	Jewel Food Barn, Tuggeranong	$↓	62.65
2	Woolworths, Dickson	$↓	63.11
3	Franklins No Frills, Philip	$↓	65.78
4	Coles, Macquarie		67.89
5	Chisholm Supa Barn, Chisholm		69.35
6	Shop-Rite, Warniassa *(A)*		71.11
7	Shop-Rite, Higgins* *(A)*		73.34

Rank	Chain/location		Price ($)
CENTRAL COAST			
1	Franklins No Frills, Erina	$↓	63.14
2	Woolworths, Erina		66.68
3	Coles, West Gosford		67.98
DARWIN			
1	Woolworths, Leanyer	$↓	73.57
2	Coles, Casuarina	$↓	78.00
3	Rite Price, Nightcliff	$↓	78.38
4	Cheap Foods, Marrara		79.56
GEELONG			
1	Franklins No Frills, Newcomb*		66.05
2	Safeway, Newcomb	$↓	68.28
3	Coles, Corio		69.03
4	Safeway, Geelong West		69.17
5	Coles, Geelong		69.22
GOLD COAST			
1	Franklins No Frills, Southport	$↓	65.02
2	Woolworths, Tweed Heads	$↓	65.59
3	Safeway, Surfers Paradise	$↓	67.27
4	Coles, Tweed Heads South	$↓	68.03
5	Coles, Southport	$↓	68.41
HOBART			
1	Coles, Kingston	$↓	74.03
2	Purity, Sandy Bay	$↓	75.29
3	Coles, Glenorchy		75.42
4	Coles, Rosny Park	$↓	75.81
5	Purity, North Hobart		75.93
6	Purity, Lindisfarne	$↓	76.24
LAUNCESTON			
1	Coles, Kings Meadows	$↓	73.69
2	Roelf Vos Supermarket, Newnham	$↓	75.87
3	Value Plus, Prospect*		77.21
MELBOURNE			
1	Franklins No Frills, Eltham		66.75
=2	Bi-Lo, Glen Waverley		66.97
=2	Bi-Lo, Knoxfield		66.97
4	Jewel Food Barn, Ferntree Gully		67.10
5	Franklins No Frills, Brighton		67.18
6	Bi-Lo, Footscray*		67.34
7	Coles, Maribyrnong		67.77
8	Jewel Food Barn, Croydon		68.02
9	Franklins No Frills, Preston		68.07
10	Safeway, Sunshine		68.68
11	Harry Heath's Festival IGA, Heidelberg*		68.72
12	Coles, Doncaster		69.02
13	Safeway, Coburg		69.19
14	Coles, Mt Waverley		69.34
15	Jewel Food Barn, East Bentleigh		69.56
16	Safeway, Ringwood		70.31
17	Andre's Festival IGA, Watsonia*		71.40
NEWCASTLE			
1	Bi-Lo, Kotara	$↓	58.48
2	Franklins No Frills, Charlestown	$↓	60.47
3	Jewel Food Barn, Warners Bay	$↓	62.33
4	Woolworths, Adamstown	$↓	62.40
5	Woolworths, Jesmond	$↓	62.53
6	Coles, Charlestown	$↓	64.05
7	Coles, Wallsend		65.87

Rank	Chain/location		Price ($)
ORANGE			
1	Woolworths, Orange	$↓	65.66
2	Coles, Orange		69.71
PERTH			
1	Cheap Foods, Myaree		70.77
2	Action, Girrawheen		71.44
3	Supa Valu, Wembley Downs	$↓	71.60
4	Woolworths, Karrinyup	$↓	71.81
5	Cheap Foods, Innaloo		72.15
6	Woolworths, Subiaco		72.44
7	Woolworths, Bull Creek		72.55
8	Coles, North Perth		73.42
9	Action Low Cost Food Barn, Booragoon*		73.70
10	Coles, East Victoria Park		73.87
11	Supa Valu, South Perth	$↓	74.05
12	Supa Valu Stammers, Beaconsfield		74.19
13	Coles, Claremont		74.33
SYDNEY			
1	Bi-Lo, Liverpool	$↓	62.43
2	Bi-Lo, Roselands	$↓	63.17
3	Bi-Lo, Telopea	$↓	64.35
4	Jewel Food Barn, Condell Park		65.11
5	Jewel Food Barn, Sutherland		65.15
6	Franklins No Frills, Mt Druitt		66.19
7	Franklins No Frills, Lane Cove	$↓	66.42
8	Jewel Food Barn, Penrith		66.43
9	Payless, Edensor Park*		66.70
10	Woolworths, Frenchs Forest		66.82
11	Payless, South Hurstville	$↓	67.05
12	Coles, Hornsby	$↓	67.51
13	Coles, Campbelltown		67.68
14	Woolworths, Parramatta		67.85
15	Coles, Bondi Junction	$↓	67.92
16	Woolworths, Eastlakes		68.22
17	Franklins No Frills, Rose Bay		68.90
18	Payless, Toongabbie*		70.83
TAMWORTH			
1	Bi-Lo Cheap Groceries, Tamworth*		65.31
2	Woolworths, Tamworth		67.35
3	Coles, Tamworth		69.00
TOOWOOMBA			
1	Franklins No Frills, Clifford Gardens	$↓	65.25
2	Coles, Ruthven St	$↓	65.47
3	Woolworths, Clifford Gardens	$↓	65.51
TOWNSVILLE			
1	Woolworths, Aitkenvale	$↓	66.62
2	Coles, Aitkenvale	$↓	66.92
3	Philip Leong, Vincent	$↓	67.06
WOLLONGONG			
1	Jewel Food Barn, Koonawarra		65.52
2	Woolworths, Corrimal	$↓	66.63
3	Franklins No Frills, Barrack Heights		66.91
4	Coles, Warrawong	$↓	67.72
5	Payless, Woonona*		70.68

$↓ Basket has dropped in price in this store since last year.
* Store not surveyed last year.
(A) These two stores have stopped trading as Shop-Rite since our survey.

Table 4. Buying the cheapest available basket

Rank	Chain/location		Price ($)
ADELAIDE			
1	Franklins No Frills, Prospect		48.31
2	Bi-Lo, Plympton	$↓	48.77
3	Woolworths, Modbury		50.50
4	Bi-Lo Cheap Groceries, Blackwood		50.53
5	Bi-Lo, Morphett Vale		50.79
6	Jewel Food Barn, Norwood		51.02
7	Cheap Foods, Salisbury*		52.55
8	Woolworths, Findon		52.85
9	Woolworths, Christies Beach	$↓	53.04
10	Cheap Foods, Ascot Park		53.18
11	Coles, Port Adelaide		53.26
12	Coles, Unley		53.42
13	Cheap Foods, Croydon		55.15
14	Coles, Glenelg		55.27
ALBURY WODONGA			
1	Franklins No Frills, Wodonga*		51.91
2	Safeway, Albury	$↓	55.00
3	Coles, Wodonga		56.81
BALLARAT			
1	Franklins No Frills, Ballarat	$↓	50.08
2	Safeway, Sebastopol	$↓	53.67
3	Coles, Ballarat	$↓	56.44
BATHURST			
1	Woolworths, Bathurst		53.69
2	Coles, Bathurst		56.36
BENDIGO			
1	Safeway, Golden Square	$↓	54.55
2	Coles, Kangaroo Flats	$↓	54.64
3	Stonemans, Strathdale*		57.16
BRISBANE			
1	Franklins No Frills, Chermside	$↓	49.52
2	Franklins No Frills, Strathpine		50.52
3	Franklins No Frills, Beenleigh		51.18
4	Food For Less, Nundah	$↓	51.73
5	Woolworths, Sandgate	$↓	52.41
6	Pick 'n' Pay Hypermarket, Aspley	$↓	53.05
7	Woolworths, Inala		53.24
8	Woolworths, Kenmore		53.61
9	Food For Less, Acacia Ridge	$↓	53.72
10	Coles, Cannon Hill		54.10
11	Food For Less, West End		54.30
12	Coles, Arana Hills		54.44
13	Coles, New Farm		55.16
BUNBURY			
1	Woolworths, Bunbury		58.43
2	Coles, Bunbury		59.12
CANBERRA			
1	Woolworths, Dickson	$↓	48.93
2	Franklins No Frills, Phillip	$↓	49.12
3	Jewel Food Barn, Tuggeranong	$↓	50.46
4	Coles, Macquarie		54.23
5	Chisholm Supa Barn, Chisholm	$↓	54.50
6	Shop-Rite, Wanniassa *(A)*		56.45
7	Shop-Rite, Higgins* *(A)*		62.27
CENTRAL COAST			
1	Franklins No Frills, Erina	$↓	49.56
2	Woolworths, Erina	$↓	53.87
3	Coles, West Gosford		55.31
DARWIN			
1	Woolworths, Leanyer	$↓	63.08
2	Cheap Foods, Marrara		63.47
3	Coles, Casuarina		64.39
4	Rite Price, Nightcliff		67.54
GEELONG			
1	Franklins No Frills, Newcomb*		49.76
2	Safeway, Newcomb	$↓	52.67
3	Safeway, Geelong West	$↓	53.22
4	Coles, Corio		55.20
5	Coles, Geelong		55.67
GOLD COAST			
1	Woolworths, Tweed Heads	$↓	52.65
2	Franklins No Frills, Southport	$↓	52.91
3	Coles, Tweed Heads South	$↓	54.03
4	Coles, Southport	$↓	55.21
5	Safeway, Surfers Paradise		55.32
HOBART			
1	Coles, Kingston	$↓	61.08
2	Coles, Rosny Park	$↓	62.29
3	Purity, Sandy Bay	$↓	62.79
4	Coles, Glenorchy		62.87
5	Purity, Lindisfarne	$↓	63.49
6	Purity, North Hobart		64.13
LAUNCESTON			
1	Coles, Kings Meadows	$↓	61.33
2	Roelf Vos Supermarket, Newnham	$↓	62.91
3	Value Plus, Prospect*		66.17
MELBOURNE			
1	Bi-Lo, Glen Waverley	$↓	50.59
2	Bi-Lo, Footscray*		50.71
3	Jewel Food Barn, Ferntree Gully	$↓	50.76
4	Franklins No Frills, Preston		50.96
5	Franklins No Frills, Eltham		51.13
6	Jewel Food Barn, Croydon		51.31
7	Safeway, Sunshine	$↓	51.78
8	Bi-Lo, Knoxfield	$↓	51.87
9	Coles, Maribyrnong	$↓	51.95
10	Franklins No Frills, Brighton		53.31
11	Safeway, Coburg	$↓	53.50
12	Safeway, Ringwood		53.84
13	Jewel Food Barn, East Bentleigh		55.48
14	Coles, Doncaster		55.55
15	Harry Heath's Festival IGA, Heidelberg*		55.58
16	Coles, Mount Waverley		56.20
17	Andre's Festival IGA, Watsonia*		58.92
NEWCASTLE			
1	Franklins No Frills, Charlestown	$↓	47.55
2	Bi-Lo, Kotara	$↓	48.80
3	Jewel Food Barn, Warners Bay	$↓	50.41
4	Woolworths, Adamstown		50.64
5	Woolworths, Jesmond		50.91
6	Coles, Wallsend		54.70
7	Coles, Charlestown		55.74
ORANGE			
1	Woolworths, Orange	$↓	51.51
2	Coles, Orange		56.20
PERTH			
1	Cheap Foods, Myaree	$↓	57.30
2	Woolworths, Bull Creek		57.99
3	Coles, East Victoria Park	$↓	58.44
4	Action Low Cost Food Barn, Booragoon*		59.25
5	Woolworths, Karrinyup	$↓	59.41
6	Action, Girrawheen		60.33
7	Woolworths, Subiaco	$↓	60.63
8	Cheap Foods, Innaloo		60.68
9	Supa Valu Stammers, Beaconsfield	$↓	61.45
10	Coles, Claremont		61.81
11	Coles, North Perth		61.92
12	Supa Valu, Wembley Downs	$↓	61.98
13	Supa Valu, South Perth	$↓	62.52
SYDNEY			
1	Jewel Food Barn, Sutherland		51.79
2	Bi-Lo, Roselands		52.13
3	Bi-Lo, Telopea	$↓	52.47
4	Franklins No Frills, Lane Cove		52.82
5	Franklins No Frills, Mt Druitt		52.84
6	Jewel Food Barn, Condell Park		52.86
7	Payless, South Hurstville	$↓	53.22
8	Bi-Lo, Liverpool		54.00
9	Woolworths, Frenchs Forest	$↓	54.06
10	Jewel Food Barn, Penrith		54.52
11	Woolworths, Parramatta		54.88
12	Woolworths, Eastlakes		55.19
13	Coles, Campbelltown		55.20
14	Franklins No Frills, Rose Bay		56.03
15	Payless, Edensor Park*		56.28
16	Coles, Hornsby		56.99
17	Coles, Bondi Junction		58.30
18	Payless, Toongabbie*		61.73
TAMWORTH			
1	Woolworths, Tamworth	$↓	52.84
2	Bi-Lo Cheap Groceries, Tamworth*		52.89
3	Coles, Tamworth		57.24
TOOWOOMBA			
1	Franklins No Frills, Clifford Garden	$↓	50.45
2	Woolworths, Clifford Gardens	$↓	50.69
3	Coles, Ruthven Street	$↓	52.35
TOWNSVILLE			
1	Coles, Aitkenvale	$↓	54.33
2	Woolworths, Aitkenvale	$↓	54.53
3	Philip Leong, Vincent	$↓	56.17
WOLLONGONG			
1	Franklins No Frills, Barrack Heights		49.41
2	Woolworths, Corrimal		52.68
3	Jewel Food Barn, Koonawarra		53.33
4	Payless, Woonona*		55.92
5	Coles, Warrawong		57.23

$↓ Basket has dropped in price at this store since last year.
* Store not surveyed last year.
(A) These two stores have stopped trading as Shop-Rite since our survey.

Whether you're rewiring, redecorating, adding a new room or just patching things up, how smoothly things go will depend a lot on the tradespeople you use. We give six steps to help you get your work done well.

FINDING A GOOD TRADESPERSON

FINDING A CONTRACTOR

THE OUTSIDE of Jane's house needs repainting. The old paint on the render is peeling off, and there are small cracks in the wall itself. There's also a bullnose verandah with rusty iron lace to paint, the front door and windows and an iron fence.

To find painters Jane used the Yellow Pages and rang six firms — mostly very local. Of these two took messages, two had answering machines, one made a tentative appointment for later confirmation, and the sixth number she rang transferred her to a mobile phone which wasn't switched on.

Discarding that one, Jane settled for getting five quotations and waited for the return calls making appointments. Two painters came at the times agreed the next day, and one arranged an appointment for the next week at 5.30 pm. He couldn't keep it — but didn't ring till 6.15 pm on the day to say so: very irritating when Jane had left work early to be there. He finally came the next day at 9 am and gave a written quotation on the spot (others sent them later).

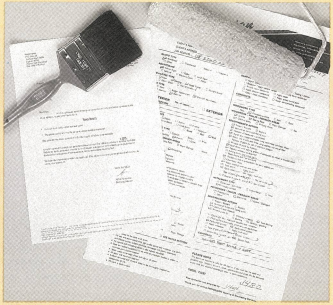
One firm agreed to ring Jane at work half an hour before visiting (to give her time to get home and discuss the job) but didn't do this, so they inspected her home without her — which meant Jane wasn't able to tell them exactly what she wanted done. Although they called her later, they never sent a quotation. The last firm got confused about the appointment date and had to rearrange the time. All in all, only two of the five got things right.

The visits where Jane was present lasted about 20 minutes each, Jane telling them she wanted a good job, with the old paint removed to give a good even surface. Even so there was disagreement about what was necessary — and so eventually there were differences in the work quoted for.

Jane now has four quotes for the job, from $1100 to $1595, and the highest is very sparse in details (see photo) so it's not clear whether it even includes painting the fence. In fact she felt only two of the quotes gave enough information for her to proceed without further clarification.

Next steps for Jane are to select the painter she feels happiest with, check he has the required licence, ask for and take up references with recent clients, and agree dates and final details — adding these to the quote before agreeing to the contract.

This article guides you through the process of finding a good tradesperson and dealing with him or her through to completion of the job.



A quote should be detailed and specific, like the one on the right — the one on the left leaves too much open for future dispute.

SIX STEPS TO GETTING WORK DONE WELL

1 Do your homework

Probably the best way to ensure you get what you want is to understand the work involved. It's worth doing some background reading — find a basic guide which covers the job and browse through it. A good starting point would be the CHOICE book *Building and renovating on time and on budget*, available from the Consumer Bookshelf for $16.95, which gives background for different jobs and practical things to check before the job starts. You might also want to find a lay guide to the particular job, perhaps with illustrations.

You could also talk to neighbours and friends who've had similar work done — neighbours may be particularly helpful if they have similar properties, and the job they had done revealed special problems.

You'll want to get a feel for the construction and condition of your property — for example if you're having electrical work done, how old is your existing wiring? For building work, are there any particular problems with the type of soil your home stands on? Later, when you're explaining what you want done, this 'homework' will help you get quotations for the same work, and leave much less room for misunderstanding with each contractor asked to quote. For larger jobs — anything other than painting, electrical work and basic plumbing — you'll need to have plans professionally drawn up before you ask for quotes. You'll also need a building permit from your local council.

2 Find contractors and get quotations

Almost any group of home owners will have stories to tell about tradespeople who weren't up to the job they were employed to do. Of course there are good builders, electricians, plumbers and painters, but the stories you hear tend not to involve them. It may well be true that the best tradespeople rarely need to advertise (keeping busy through word-of-mouth recommendation), and there's no doubt the best way to find good people is through personal recommendation from people who've recently had similar work done themselves. You'll need to ask how they got along with the tradesperson, the quality of the finished job, whether the tradesperson kept to the original price, whether the cost of any extra work was reasonable, and whether the job was completed to the agreed timetable.

Of course you won't always know someone who's just had a new wall built, say, so where do you go from there? We suggest you try local papers, the Yellow Pages, the relevant trade association or a building centre.

You should also check the contractor has any licence required for the work you're having done, particularly if your job involves electricity or plumbing (in some states a licence is needed for a wide range of work, in others no licence would be required for most jobs). Generally a tradesperson will be given a licence only when they've completed certain training requirements, but bear in mind the work isn't necessarily going to be carried out by the licensed contractor (though it should be supervised by them). If it's not clear who's going to do the work, ask.

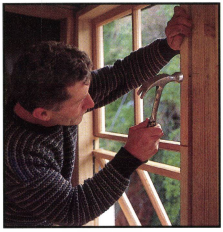
Quotes and estimates

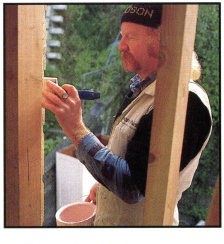
A quote is a fixed price for the job. If the work takes more or less time or materials than originally allowed for, you still pay the quoted price.

Contractors are often wary of quotes, because it may not be obvious how much work will be required. Some contractors will try to persuade you that an estimate would be better — because then they won't have to allow for the 'worst case' and can name a more attractive price. If you do decide to accept an estimate you'll need to monitor the job very closely and ask for regular updated costs.

Quotes should contain a detailed list of the work to be done, and to assist you in comparing quotes they should break down costs into labour and materials. If one quote is significantly lower than the others you'll need to check it carefully to make sure everything is included — use our checklists to help you make sure. You might also want to ask for an hourly labour rate which would be applied to any extra work you ask for once the job has started. Quotes should also include proposed start and finish dates.

When you're doing the 'homework' or checking through quotes you've been given, use the following checklists for employing a builder, painter, plumber or electrician.



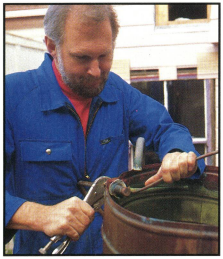


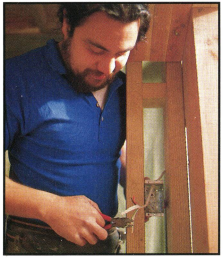
Building checklist

For a big job you will need well-drawn plans and full technical specifications. If you're renovating an old house or remodelling an upmarket one, an architect is often the best person to provide these. You can use this list to help you brief the architect as well as the builder.

For straightforward alterations in the style of your existing home, an architectural draughtsperson should be able to provide the working drawings you need. Some builders can provide this service for small alterations. You'll need to list:

- The work to be done in each part of the house, including foundations, exterior walls, roof and interior.
- Any joinery or special features you want such as a built-in bench, cupboards or stairs.
- The materials you want, especially for finishing work. Finishing can often make up a high proportion of the cost.
- The type of hardware you want — door handles, window catches, etc.
- Any work you'll be doing yourself.





Painting/decorating checklist

■List the areas to be painted — exterior and interior, not forgetting window frames, fences, etc.

■Specify in writing how much preparation you expect — a quick sanding and thorough wash, the stripping of all flaking or powdery paint, or the complete removal of all existing paint. Note how much spot priming, punching and filling of nail holes and gaps and cracks will be needed. Check whether any weatherboards need to be replaced, and how much preparation is needed for metalwork such as iron railings or flashings. On new work check machine marks have been sanded from finishing timber — if not, include this in the contract. All sharp edges should also be rounded off.

■Specify the type of paint you want used — oil or water-based, gloss or low-sheen — and the brand, if you have a preference. For information about which paints perform best see CHOICE, June 1993.

■Specify the number of coats to be applied, including primer and undercoat.

■Identify the colours to be used, and where — use colour samples.

Most paint failures are caused by poor preparation, or by painting over damp or dirty surfaces. Painters' quotes can vary a lot because of the amount of time they allow for preparation. Unless this is properly detailed in the quote, don't accept it.

Plumbing checklist

■Make a list of the work needed inside — bathroom, laundry, kitchen; and outside — garden taps, flashings and downpipes, sewerage, drains and so on. For a bigger job you will need well-prepared plans and specifications.

■Contact your local authority to find out if a permit is needed for the work you're having done.

■Choose the style, brand and colour of fittings such as sink, basin, bath, toilet, shower and taps.

Electrical checklist

■Draw a rough plan of each room showing where you want power points, lights and light switches. Mark their height above the floor, whether they are double or single and if you want any other special features like dimmers.

■Select your light and switch fittings.

■Note any special wiring needed, such as a permanently wired heater or a shaving point, and tell the electrician about your usage needs so he or she will know if you need separate circuits for some heavy-use appliances. A new stove may need heavier wiring and a new isolating switch.

3 Choose your contractor — check references

Even if it's a relatively small job you might want to ask for the names of some recent clients you could talk to — phone and ask about the work they've had done; you may even want to go and see it.

Your dealings with the contractors you asked for a quote are also likely to give you some idea of their attitude to the work, though of course a professionally produced quote isn't necessarily a sign that a contractor will do a good job. However, not turning up at the appointed time might set warning bells ringing.

The cheapest quote isn't always the one to choose. Above we've outlined some of the things to check for work with the most common contractors, but factors beyond these basics may be the deciding factor for you — you might believe one contractor can offer a particularly high standard of finish, for example.

4 Agree to the contract

You should have an agreement in writing about the work that's to be done and the price you'll pay; this is called a contract and is legally enforceable. The simplest contract, and one suitable for most small jobs, is for you to write on the quotation that you are accepting it and then sign and date it, and have the contractor do the same. For larger jobs you may want a more detailed contract and there are various different types. Industry associations publish standard contracts which many contractors use, while other contracts may be non-standard ones specially drawn up.

The contract should clearly describe the work to be carried out and when it will be done — see *Quotes and estimates* on page 13. For larger projects there are likely to be other details too. Below we list some of the potential trouble spots. If you're unhappy with a particular clause you may want to amend it before it's signed by both you and the contractor.

■**Deposit.** You won't necessarily be asked for a deposit, but if you are don't agree to pay too much. For example in NSW there is a 5% *maximum* deposit if the work is worth over $20 000 (10% otherwise).

■**Progress payments.** For larger jobs progress payments may be made at specific stages. Payments should relate to the amount of work done, not dates, and there should be a final payment due only on completion of the whole job. For larger jobs there may be a retention clause enabling you to withhold a percentage of the payment until the end of an agreed period during which defects may become obvious.

■**Provisional sums.** These are estimates of labour and material costs the contractor is unable to price realistically. Watch out for contracts which have a high proportion of provisional sums and ask about the reasons for this. If you accept them, keep a running check on actual costs, and on completion of the work ask for proof of them.

■**Prime cost items.** These are things you'll be choosing (such as a stove), and which the contractor can't know the cost of. Check the allowance that's been made — or better still decide exactly what you want before the contract's drawn up.

■**Commencement and completion dates,** and the provisions for extending the time. The contract should clearly state the start and finish dates and, where applicable, when ownership passes to the client. Check they're realistic and

also the clause covering valid reasons for altering the timing.

■ **Insurance.** The contract should state who is responsible for arranging insurance (normally the contractor) to cover injury to the public, workers and to property.

■ **Termination.** Check the conditions which apply if either you or the contractor wants to terminate the contract.

■ **Dispute resolution.** Check the clause covering dispute resolution. The Consumers' Association usually advises against being bound by a compulsory arbitration clause, for example.

■ **Variations.** If you need to make changes after the contract is signed make sure you do so in writing, that the price is stated and it's signed by both you and the contractor.

5 Monitor the job

Keep an eye on what's happening — if it seems to be going wrong discuss it with the contractor as soon as you can. However, bear in mind building work will often go through a messy stage and it may well not look right till it's finished.

If you're not satisfied with the results of your discussion, you should put the problem in writing. This will be useful as evidence if things can't be resolved amicably (see *Resolving disputes*, below).

If you decide as the job is going on that you want to make changes ('variations') or have other work done, you are generally asking for extra work and should expect to pay for it. Whether it's you or the contractor that thinks the work is necessary, ask for a written quotation and agree to it before any changes are made.

6 Final inspection

In many cases the final inspection will be your last chance to get things put right — the hassles of getting things done later may well be too much. As such it's important you do this carefully: if possible go over the job with the contractor there, pointing out any bits you're unhappy with and agreeing a timetable for completion.

Resolving disputes

If you're unhappy with the work done your first step is to try and sort it out with the contractor. If this isn't working the options are:

■ **Mediation.** Your state licensing or registration authority may have a procedure for settling disputes (see *State-by-state guide* overleaf), usually involving an on-site inspection and adjudication by an expert. Trade associations such as the Housing Industry Association may also have mediation services available.

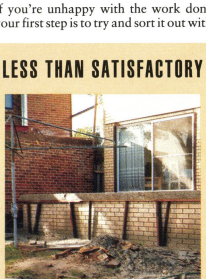
■ **Arbitration.** Some building contracts state complaints will be dealt with by an arbitrator selected by the builder's trade association, for example. We'd advise getting this clause changed before signing.

■ **Small claims court or tribunal.** All states and territories have small claims procedures which can deal with building work. They are designed to give cheap access to the legal system, but maximum claims that can be dealt with in this way vary from $10 000 in NSW to just $2000 in Tasmania. For more information see *Consumer Justice*, CHOICE, August 1991.

■ **Court.** Generally for smaller disputes the high costs of our court system make it uneconomic to take a dispute to court, which is why contracts have an arbitration clause. You will need specialist legal advice before you begin proceedings.

LESS THAN SATISFACTORY

MALCOLM wanted a concrete patio finished off by having it levelled and a pebble finish applied. He asked four or five builders to quote and, because the cheapest seemed to know what he was doing, selected that one — which was around $200 less. Once he'd accepted Malcolm thought he could sit back and wait for his new patio, but before the builder was scheduled to start work he rang and said concrete prices had risen and he'd have to charge $80 more. Malcolm was unhappy about this, and being a lawyer knew he could have refused to pay more. However, the price was still $100 less than the next cheapest and forcing the builder to stick to his original quote was uplikely to be practical.



So, as agreed, the builder delivered a mound of pebbles and proceeded with the job, which he completed in a day. When Malcolm arrived home that evening he could see the patio was very uneven, with clear differences in height; the edges were very rough and the brick retaining wall which should have been cleaned was a real mess. When contacted the next day, the builder said he hadn't been feeling well and realised it needed to be redone.

Malcolm didn't hear anything for quite a while and eventually gave up waiting and contacted the builder — only to be told he wasn't interested any more. Of course Malcolm hadn't paid for the work, but this was still unacceptable because he'd have to clear up what had been done before it could be redone. So Malcolm said he'd contact the NSW Building Services Corporation.

That Saturday the builder was back with another truckload of pebbles to redo the job. When finished he asked for money, but Malcolm said he'd take a look at the work in daylight first. Again it was very unsatisfactory so he rang the builder, saying the edges in particular were still unacceptable, at which the builder told him he thought they could be a "bit of a feature". He also told Malcolm he'd never done this sort of work before and wasn't going to do it again.

Malcolm then rang the Building Services Corporation and was told to put his complaint in writing, after which they arranged a meeting at Malcolm's home with the builder.

At this meeting it was agreed the work needed to be redone, but Malcolm said he wasn't going to give the builder a third chance to get it right. In the end the builder was given two weeks to dig up the concrete he'd put down and clean up the mess so Malcolm could get in a new contractor. This was put in writing and all three signed.

It still wasn't perfect once the old concrete had been removed because the brickwork had been badly stained, and it took Malcolm around 10 hours of work with acid to remove the hardened concrete from the bricks. He has since had the job done properly, by a builder whose handiwork he'd been able to inspect. And, we're pleased to say, he's happy with the final result.

LICENSING, REGISTRATION AND GUARANTEES

ACT

■ **Plumbers:** Must be licensed by the ACT Plumbers', Drainers' and Gasfitters' Board, which has a complaints procedure.

■ **Electricians:** Must be licensed by ACT Electricity and Water. There is a mediation service; if this fails complaints are dealt with by a board of inquiry.

■ **Builders and other trades:** Other than for minor work, builders must be licensed by ACT Building Control, which offers a mediation service and can issue rectification orders. Work over $5000 must be insured by the builder to cover completion and faults for five years in case the contractor goes into liquidation, dies or disappears.

New South Wales

Licensing is carried out by the Building Services Corporation, which has recently been under considerable attack for corruption. Most contractors charging more than $200 for labour must be licensed, from handymen and waterproofers to kit home suppliers; plumbers, gasfitters, electricians and built-in air conditioning engineers must be licensed whatever the cost of the job. To deal directly with the public they'll need a 'gold card' licence. There's a complaints procedure and rectification orders can be issued if it's agreed work is not up to standard. There are also insurance schemes which will cover things such as the contractor going out of business or if the builder doesn't comply with a rectification order, say. One scheme is comprehensive and covers major defects up to $100 000 for seven years from the start of work, with a premium payable by the contractor. The other scheme is free and covers defective work for one year, but has a maximum benefit of $10 000.

Northern Territory

■ **Plumbers:** Must be licensed by the Plumbers' and Drainers' Licensing Board, which has a complaints procedure. There is no insurance requirement but a recommendation to require this is currently before Government.

■ **Electricians:** Must be licensed by the Electrical Workers' and Contractors' Licensing Board, which has a complaints procedure.

■ **Builders and other trades:** There is no compulsory registration procedure for builders and other trades in the NT.

Queensland

Licensing is carried out by the Building Services Authority. Most contractors charging more than $500 must be licensed; plumbers, drainers, pest controllers and gasfitters must be licensed whatever the cost of the job. To deal directly with the public they'll need a 'gold' licence. The Authority has a complaints procedure and can make rectification orders, and there's also a building tribunal which costs $200 to initiate action. An insurance scheme covers things such as the contractor going out of business or the builder not complying with a rectification order, say; it gives six and a half years' cover for major defects, six months for minor ones.

■ **Electricians:** Must be licensed by the Electrical Workers' and Contractors' Board. They have a complaints procedure and can provide a report for consumers.

South Australia

■ **Plumbers:** Must be registered with the Sanitary Plumbers' Examining Board, which has a complaints procedure.

■ **Electricians:** Licensed by the Electricity Trust of SA, which has an inspection service in the event of a dispute and can provide a written report.

■ **Builders and other trades:** Builders, carpenters, painters etc must be licensed by the Builders' Licensing Board. There is a complaints procedure run by the Office of Fair Trading for 'minor' disputes, while major problems are dealt with by the Commercial Tribunal — both of which can issue rectification orders. Builders undertaking work costing $5000 or more which requires council approval must take out insurance to cover completion and faults for five years in case the contractor goes into liquidation, dies or disappears.

Tasmania

■ **Plumbers:** Must be registered with the Plumbers' and Gasfitters' Registration Board.

■ **Electricians:** Must be licensed by the Electrical Licensing Board of Tasmania, which was established last year. They have a complaints procedure. Currently there is no requirement for insurance, but it is expected to be introduced.

■ **Builders and other trades:** Contractors don't need to be licensed, but new legislation scheduled for July means builders undertaking work costing $5000 or more must take out insurance to cover completion and faults for six years in case the contractor goes into liquidation, dies or disappears.

Victoria

■ **Plumbers:** Must be registered with the Plumbers', Gasfitters' and Drainers' Registration Board, which has a complaints procedure.

■ **Electricians:** Must be licensed by the State Electricity Commission. The Electrical Licence and Registration Board of Inquiry has a complaints procedure.

■ **Builders and other trades:** Contractors don't need to be licensed, but any builder undertaking certain categories of work costing $3000 or more must be approved by the Housing Guarantee Fund Limited (HGF). Most building and renovation work over the $3000 limit will need to be registered except plumbing, electrical work, painting, plastering or insulating (unless these form part of a contract for other work as well). Jobs registered with the HGF are covered by insurance for seven years for faulty workmanship or breach of contract (eg non-completion). The builder should register the job with the HGF, and variations should be notified too. They have a complaints procedure and can make rectification orders.

Western Australia

■ **Plumbers:** Must be licensed by the Water Authority of WA for all work involving connection to Authority services. There is no complaints procedure.

■ **Electricians:** Must be licensed by the Electrical Licensing Board. Complaints can be dealt with by the Electrical Regulatory Services, which can caution or prosecute a contractor if necessary.

■ **Builders and other trades:** Building contractors with contracts over $10 000 and painters with contracts over $200 must be registered with the Builders' (or Painters') Registration Board. They have complaints procedures.

HIGH CHAIRS

Many of the high chairs in this report have some sort of design problem that could lead to a child being injured.

WHILE YOU'D have no qualms about buying a sharp knife for use in your kitchen, you'd probably be a bit worried if the same product was advertised as a children's toy. Children don't have the same sense of safety as adults so we expect children's products to be safer. That's why we're concerned about the safety of high chairs. An energetic, inquisitive or slippery child could fall out of or otherwise injure him or herself on the majority of chairs in this test.

While a number of countries have standards for high chairs Australia is not one of them, so you have no readily accessible guarantee that the high chair you buy meets basic safety criteria. Based on our own testing and overseas standards, we have come up with some requirements for a good high chair.

- It should be structurally strong, stable, and free of sharp edges and entrapment hazards for fingers and toes.
- Ideally the chair should come supplied with a full safety harness; if not, it should at least have the facility for attaching a harness and come supplied with a restraining device that will prevent a child slipping or climbing out.
- There should be warnings in the instructions and on the chair itself that a child should always be secured in a restraining device and should never be left unattended in the chair.
- The tray should be large, well secured to the chair in normal use, and have a lip that will prevent eating implements and spilt food or drink finding their way to the floor too easily.
- The seat should be comfortable, with a back that leans slightly backwards (preferably around 15°).
- It should be easy to put a child into the chair and fasten the restraint.
- The chair should be easy to assemble and easy to clean.

You can check for some of these aspects in the shop. You can run your fingers around for any sharp edges, push the chair around to assess its stability, play with the buckles and straps, etc. However, to make life easier we've done the comparisons for a range of 15 high chairs priced under $200.

WHAT WE FOUND

The results of our tests are a worry. The majority of high chairs in this report have a restraint that could allow a small child to slip out of the chair reasonably easily. The majority also failed safety requirements defined in the US and British standards for high chairs. Only two of the 15 chairs passed all the standard safety tests *and* had a safe restraint.

We've been lenient with another two chairs that had a safe restraint but just failed a couple of standard tests. Because the restraints are safe and the failures only marginal, we concluded you'd be OK to buy them if you can't find the top two in the shops.

Seven of the chairs have not changed since our last test in January 1990. However, our test method has changed slightly since then. This time in addition to the standard safety tests we used a nine-month-old child to assess the ease of fitting a baby in the chair and the likelihood of a child as small as this being able to fall out. Four chairs from the last test — the three IKEAs and the MONBEBE

None of the high chairs came with a full safety harness, although some — like the Gerry 385 pictured — had a safe enough restraint. The Gerry's tray can also be removed one-handed, which you may appreciate if you're holding your baby in the other.

High chairs

	Brand/model	Manufacturer/ distributor	Origin	Price* ($)	Warranty (months)	Weight (kg)	Base dimensions L x W (mm)	1 Tray spill capacity	2 Adjustable height
	WHAT TO BUY								
equal	**CAM** Ritmo *(A)*	Babyco	Italy	89/139	not stated	5.2	525 x 630	good	
	MONBEBE Stella *(A)*	C O White	Italy	188/215	not stated	9.0	520 x 750	good	✓ (2)
	OK IF YOU CAN'T FIND THE TOP TWO								
equal	**GERRY** 385	Roger Armstrong	USA	168/224	12 *(B)*	7.6	695 x 610	good	✓ (6)
	MOTHER'S CHOICE	IGC Trading	Taiwan	75/80	12 *(B)*	5.4	515 x 580	good	
	NOT RECOMMENDED (in alphabetical order)								
	BGM Camping Highchair 112	Italproducts	Italy	99/119	not stated	5.5	645 x 570	good	
	CAM Futura	Babyco	Italy	160/199	not stated	5.4	640 x 540	good	✓ (7)
	CAM Tipo	Babyco	Italy	110/160	not stated	5.4	630 x 620	good	
	CHILDCARE Pippo	C O White	Italy	159/165	not stated	6.0	585 x 570	good	✓ (4)
	IKEA Babuin *(A)*	Ikea	Sweden	99	not stated	6.2	535 x 555	no tray	✓ (2)
	IKEA Gasell *(A)*	Ikea	Sweden	79	not stated	4.2	580 x 585	no tray	
	IKEA Tuffing *(A)*	Ikea	Sweden	59	not stated	4.0	555 x 530	no tray	
	MONBEBE Holiday *(A)*	C O White	Italy	140/179	not stated	7.4	600 x 660	good	
	SIESTA Colonial	Siesta	Taiwan	97/120	not stated	6.3	505 x 540	poor	
	SIESTA Jenny Lyn *(A)*	Siesta	Taiwan	104/140	not stated	6.4	540 x 550	poor	
	STEELCRAFT Calypso	Britax	Taiwan	69/90	12	5.2	675 x 620	fair	

* Prices shown indicate the range found in nationwide checks in May 1993.

(A) These models were tested for our January 1990 report. The Cam Ritmo was previously known as the 400 and the Monbebe Holiday as the Babysitter.

(B) Not stated anywhere on the product but the distributor says there is a warranty.

(C) Does not have an anchor point for a harness nor a warning that a child should use a harness at all times but has a good built-in restraint and good warnings to use it at all times.

(D) The manufacturer tells us safety warnings are now provided on the chair.

(E) Harness anchor points are the same as those used for the restraint supplied.

(F) Harness anchor points are supplied but positioned too far forward to meet the requirements of the British standard.

(G) Not appropriate for all types of safety harness.

(H) Failed the test but only marginally.

(I) These do not have a lap strap so the failure of the crotch strap is potentially more dangerous.

Holiday (which was then called the **Babysitter**) — failed this additional requirement and have been downrated to 'not recommended'.

Ease of use

The main ease of use features on a high chair are whether it's easy to place the child in the chair and do up the restraint. A number of chairs were good for one or the other but not both. Common problems are:

- The trays can't be moved far enough forward to fit the child in comfortably.
- The straps on the restraint are difficult to lay out or thread together.
- The buckles on the restraint can be difficult to do up.

Although it is very easy to put a child into the **IKEA Babuin** or **Tuffing** they don't have a restraint, so it would be quite easy for the child to fall out, and they don't look particularly comfortable either — their low backs give no head support.

The **GERRY** has some good ease of use features. The tray can be removed one-handed if you're carrying a baby in the other, but you probably need two hands to lay the restraint out before putting the baby down, thus defeating the purpose slightly. It also has a removable seat cushion for easy cleaning, but the rear liner needs to be unscrewed before it can be removed. The only chair with an easily removable liner in this test was the **CAM Futura**.

Virtually all the chairs could be assembled quite easily. However, the **IKEA Babuin** and **Gasell** and the **GERRY** all required tools to put them together, and the **Gasell** was particularly difficult.

FOR PEOPLE WITH DISABILITIES

ALL the chairs in this test were assessed by an occupational therapist from the Independent Living Centre for use by disabled people and for disabled children. None is really suitable for disabled parents as all need good hand strength and dexterity and often require the parent to bend over. The **CAM Futura** comes closest to being a good chair for a disabled parent but has other safety problems and can't be recommended.

The tray on the **GERRY** can be removed one-handed, while chairs with various adjustable heights like the **GERRY** and **MONBEBE Stella** are good for people in wheelchairs.

For a disabled child, the **GERRY** and the **MONBEBE Stella** are recommended because they give good support to the child and the height can be adjusted. The **CHILDCARE** has similar features but is not recommended for other safety reasons.

WHAT TO BUY

equal	**CAM** Ritmo	$89/$139
	MONBEBE Stella	$188/$215

Only these two high chairs out of the 15 in this report passed all the safety tests and have a good restraint. They were also recommended in our last report in January 1990, so none of the eight new chairs in this test represents any great leap forward in high chair design since then. If for some reason you can't find either chair, two others, the **MOTHER'S CHOICE** and the **GERRY 385** are considered to be OK, as explained in the text — see the table and profiles for details and for more information on the chairs.

As the **CAM Ritmo** is almost half the price of its only equal, it's clearly our 'Best Buy'.

3 Safety warnings	4 Harness anchor points	5 Structural safety	6 Tray safety	7 Stability	8 No finger or toe hazards	9 Safe restraint	Brand/model	
good	✓ *(E)*	✓	✓	✓	✓	✓	**CAM** Ritmo	equal
poor	✓ *(E)*	✓	✓	✓	✓	✓	**MONBEBE** Stella	
good *(C)*	*(C)*	✓	*(H)*	✓	*(H)*	✓	**GERRY** 385	equal
fair	✓ *(F)*	✓	✓	✓	✓	✓	**MOTHER'S CHOICE**	
none		✓	*(H)*	✓	*(H)*	fail	**BGM** Camping Highchair 112	
good	✓ *(E)*	fail	*(H)*	✓	*(H)*	fail	**CAM** Futura	
good	✓ *(E)*	✓	fail	✓	✓	✓	**CAM** Tipo	
none	✓	✓	fail	✓	✓	fail	**CHILDCARE** Pippo	
none	✓ *(G)*	✓	no tray	✓	✓	fail *(J)*	**IKEA** Babuin	
none		✓	no tray	✓	✓	fail *(J)*	**IKEA** Gasell	
none	✓ *(G)*	✓	no tray	✓	✓	fail *(J)*	**IKEA** Tuffing	
poor	✓	✓	fail	✓	✓	fail	**MONBEBE** Holiday	
none *(D)*		✓	fail	✓	fail	fail *(J)*	**SIESTA** Colonial	
none *(D)*		fail	✓	✓	fail	fail	**SIESTA** Jenny Lyn	
good	✓ *(F)*	✓	fail	✓	✓	fail	**STEELCRAFT** Calypso	

1 Tray spill capacity

Most of the trays in this test have a good lip around the edge which will prevent most spills leaking over. The **GERRY** has the biggest tray by far, being able to hold up to four litres of liquid. The two **SIESTAs** have very shallow trays which wouldn't contain most spills. The tray on the **STEELCRAFT** has a cut-out in its lip so won't contain large spills very well either.

2 Adjustable height

The number in brackets indicates the number of different heights the chair can be adjusted to.

3 Safety warnings

There should be warnings in the instructions and on the chair itself that a child should always be secured in a safe restraining device (ideally a full safety harness) and should never be left unattended in the chair. The **MOTHER'S CHOICE** high chair has good warnings in its instructions but none on the chair, so was only rated fair. The **MONBEBE** chairs have warnings in the instructions about always using the restraint supplied (although they didn't recommend using a full safety harness) but nothing about leaving the child unattended. This was rated poor, but many of the high chairs tested have no warnings at all.

4 Harness anchor points

None of the chairs came supplied with a full safety harness, although some did say such a harness should be used at all times in the chair. Most chairs were supplied with anchor points to attach a harness to, although four weren't and another two have the anchor points in the wrong position to comply with the requirements of the British standard. Full safety harnesses can be bought separately for around $15 to $25.

Performance

Due to the lack of an Australian standard for high chairs, our tests were based on American and British high chair standards plus some tests devised ourselves. A total of 22 tests and assessments was performed and we've grouped them into the following five areas.

5 Structural safety

Weights were placed on the seat, tray, steps and footrest to ensure none of the parts breaks under normal usage. The **SIESTA Jenny Lyn** failed this test on its footrest.

Chairs that can be folded away should have a locking device to prevent them folding up in use. The locking device on the **CAM Futura** buckled too easily.

The chairs were also assessed for any sharp edges or protrusions and splinters (in wooden chairs). If there were any attachments that could be easily gripped by a child, these were tested to make sure they didn't break away too easily. All chairs passed these tests.

6 Tray safety

The tray was pulled and pushed from a number of directions to see whether it would come away easily from the chair. Four trays failed this test badly, while another three marginally failed.

The tray was also dropped from a height of one metre to see whether it cracked, which the **SIESTA Colonial** did. Weights and spoons were also dropped onto the tray to see if it dented easily. The two **SIESTA** chairs had noticeable marks as a result.

7 Stability

The chairs were tested for their stability to make sure they'd be safe with a child seated in it and while a child is climbing into it. All chairs passed these tests.

8 No finger or toe hazards

The chairs were examined for exposed springs, sharp edges, holes or other openings where a child could injure a finger, toe or even a limb. The rungs on the **SIESTA Colonial** are a potentially dangerous limb entrapment hazard, while the **SIESTA Jenny Lyn** has sharp edges exposed in some tray positions. Three other chairs failed this test marginally.

9 Safe restraint

A nine-month-old baby was used to assess some real life problems with these chairs. One that quickly became obvious was the restraints on over half the chairs in this report aren't sufficient to stop a child as small as this moving its legs over the crotch strap and possibly falling out of the chair if there is no lap strap or if the lap strap isn't adequately secured. This assessment was not done for our previous test in January 1990 and is the reason for not recommending a number of chairs this time that were previously considered acceptable. Ideally all high chairs should be supplied with a full safety harness.

PROFILES

Prices shown indicate the range found in nationwide checks in May 1993.

CAM RITMO

BEST BUY

Price: $89/$139

Good points

- Passed all safety tests.
- Good, safe crotch strap.
- Good safety warnings.
- Easy to clean tray.

MONBEBE STELLA

Price: $188/$215

Good points

- Passed all safety tests.
- Good, safe crotch strap.
- Easy to clean tray.

Bad points

- Poor safety warnings.

GERRY 385

Price: $168/$224

Good points

- Good, safe built-in restraint.
- Large tray which can be removed one-handed.
- Easy to clean tray.

Bad points

- Has a possible entrapment hazard under the tray but it's unlikely a child will be able to get its fingers into it.
- Marginally failed a strength test on the tray but not considered dangerous.
- Does not have anchor points for a harness.
- Restraint can be a bit fiddly to use.

MOTHER'S CHOICE

Price: $75/80

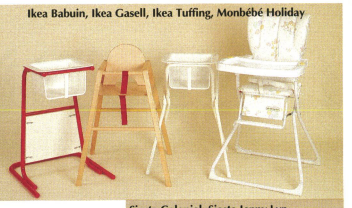
Good points

- Good, safe crotch strap.

Bad points

- Harness anchor points are positioned too far forward.

BGM Camping Highchair 112, Cam Futura, Cam Tipo, Childcare Pippo



Ikea Babuin, Ikea Gasell, Ikea Tuffing, Monbébé Holiday

NOT RECOMMENDED

(in alphabetical order)

BGM CAMPING HIGHCHAIR 112

Price: $99/$119

Good points

- Easy to clean tray.

Bad points

- Restraint not sufficient to stop a small child falling out of the chair.
- Failed a strength test on the tray although the lap strap keeps the tray fairly firmly secured.
- Has a possible entrapment hazard for fingers where the tray swivels on the chair, but not considered dangerous.
- No safety warnings provided.
- No anchor points for a harness.
- Tray cannot be adjusted.

CAM FUTURA

Price: $160/$199

Good points

- Easy to clean tray.
- Removable liner for ease of cleaning
- Good safety warnings.

Bad points

- Failed a test on the locking device which is supposed to stop the chair folding up while the child is in it.
- Restraint not sufficient to stop a small child falling out of the chair.
- Has a possible entrapment hazard for fingers when the tray is removed from the chair, but not considered dangerous.
- Marginally failed a strength test on the tray, but not considered dangerous.

CAM TIPO

Price: $110/$160

Good points

- Good, safe crotch strap.
- Good safety warnings provided.
- Easy to clean tray.

Bad points

- Badly failed strength tests on the tray.

CHILDCARE PIPPO

Price: $159/$165

Good points

- Easy to clean tray.

Bad points

- Restraint not sufficient to stop a small child falling out of the chair.
- Badly failed a strength test on the tray.
- No safety warnings provided.
- Tray cannot be removed or adjusted.

IKEA BABUIN

Price: $99

Good points

- Passed structural safety, stability and hazard tests.
- Easy to fit child into chair.

Bad points

- Restraint not sufficient to stop a small child falling out of the chair.
- No safety warnings provided.
- No tray provided.
- Cannot be folded away.

IKEA GASELL

Price: $79

Good points

- Passed structural safety, stability and hazard tests.

Bad points

- Restraint not sufficient to stop a small child falling out of the chair.
- Difficult to fit baby into chair.
- No safety warnings provided.
- No anchor points for a harness.
- No tray provided.
- Cannot be folded.

IKEA TUFFING

Price: $59

Good points

- Passed structural safety, stability and hazard tests.
- Easy to fit child into chair.

Bad points

- Restraint not sufficient to stop a small child falling out of the chair.
- No safety warnings provided.
- No tray provided.
- Difficult to fold away.

MONBEBE HOLIDAY

Price: $140/$179

No particularly good points.

Bad points

- Restraint not sufficient to stop a small child falling out of the chair.
- Badly failed a strength test on the tray.
- Tray has little plastic animals around the side, making it difficult to clean.

Siesta Colonial, Siesta Jenny Lyn, Steelcraft Calypso

SIESTA COLONIAL

Price: $97/$120

Good points

- Easy to fit child into chair.
- Easy to clean tray.

Bad points

- Restraint not sufficient to stop a small child falling out of the chair.
- Rungs present a limb entrapment hazard.
- Tray cracked and a latch bent during strength tests.
- Shallow tray doesn't contain spills well.
- No anchor points for a harness.
- No safety warnings provided.
- Cannot be folded.

SIESTA JENNY LYN

Price: $104/$140

Good points

- Easy to fit child into chair.
- Easy to clean tray.

Bad points

- Restraint not sufficient to stop a small child falling out of the chair.
- Sharp edges of the tray's guide rail are exposed in some positions of the tray.
- Footrest failed a strength test.
- No safety warnings provided.
- Shallow tray doesn't contain spills well.
- No anchor points for a harness.
- Cannot be folded.

STEELCRAFT CALYPSO

Price: $69/$90

Good points

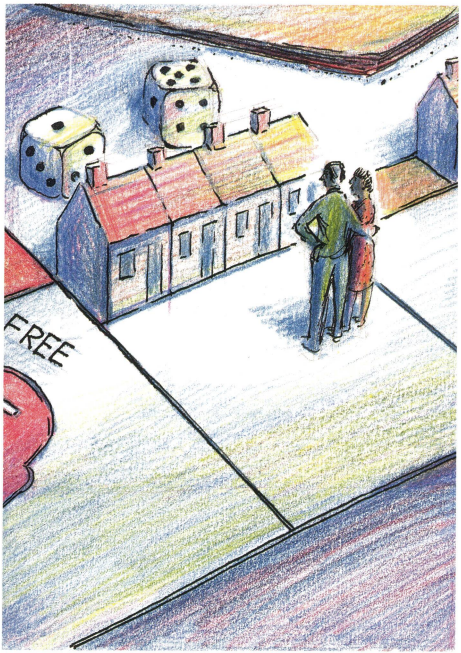
- Good safety warnings,

Bad points

- Restraint not sufficient to stop a small child falling out of the chair.
- Badly failed strength test on the tray.
- Harness anchor points are positioned too far forward.
- Tray cannot be removed or adjusted and can be difficult to clean.

INVESTING IN PROPERTY

OK, so you've paid off the family home and think superannuation's a dead loss. How do you go about saving for your future with an investment property?



THERE can be few things more comforting to the investor as he or she curls up in bed at night than to contemplate the sturdy efforts made by tenant and tax office to pay off the investor's real estate. They are working for you.

But it can all come crashing to the ground if you move into property investment recklessly and without understanding the rules of the game. Capital gains tax, negative gearing, income tax, provisional tax, real interest rates and vacancy rates will impact on your plans. What do you know about them?

Of course if you own your home you've already started in property investment — in fact it's the best and easiest kind as it's free of capital gains tax and practical too (it puts a roof over your head). Yet it's not always a guaranteed success: consider the debacle over the NSW HomeFund scheme, where vast numbers of people were weaned away from rented or public housing towards financial ruin from their investment.

For this report, however, we'll concentrate on the acquisition of an investment to be funded by rent income. Commercial, industrial, agricultural or vacant land make very risky investments for most of us, and property trusts are a lengthy topic on their own, so we'll restrict the discussion to the purchase of a residential flat or house.

Low interest rates: fact or illusion?

How do you go about interpreting the present state of the residential property market and the potential for sound investment? Affordability and room for capital gain are two major considerations.

Look at Figure 1. The level of **mort-**

gage interest rates is a measure of loan *affordability*, while the second line, the **inflation rate**, is a guide to possible *capital gain* (basically, rising inflation = rising prices). For the graph we've used home mortgage rates rather than investment loan rates because they're a clearer benchmark for discussion purposes. Investment rates hover up to 2% above this, depending on the deal.

When you look at these two things together you'll notice that though interest rates are now at their lowest point for at least 13 years, the inflation rate has accompanied them on the way down. Indeed the gap has gradually widened since January 1986.

What's this mean for the property investor? Though a property investment is now more affordable, you can expect only slow capital growth — you'll have to wait longer for the investment to start paying its way. The investor is probably no better off now than when interest rates were 17% and inflation was running around 9% per annum. Of course there will be exceptions to this rule where local circumstances lead to unexpected demand for housing.

While interest rates are low in one (nominal) sense, they in fact remain high in real terms because there is a wide gap between the nominal interest rate and the inflation rate. Why is the gap so great? One view is that overseas investors regard Australia as a riskier investment opportunity than it was 10 years ago and so demand a higher rate of return. In addition there may also be a matter of financial institutions keeping rates higher than absolutely necessary in order to squeeze out a little extra desperately needed profit.

Know your local prices

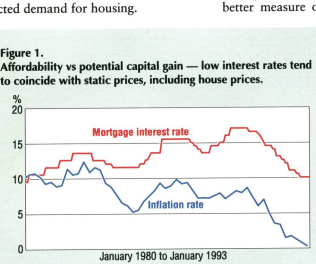
You need a good idea of trends in property values. Figure 2 shows the median value of house prices from January 1991 to January 1993 for several capital cities. Whereas median prices in Sydney are volatile and show no clear trend, prices in Melbourne, Brisbane and especially Canberra have been rising. Interestingly median Perth prices have remained amazingly constant in this period. (The median price — the exact middle of all sales prices — has been used as it is a better measure of where the action is than an average price, which will be influenced by atypical sale prices, such as million-dollar homes.)

When it comes to picking a particular property you'll need more specific information about trends in that locality. Some price ranges and localities will show more action and growth than others. Get to know one or two local estate agents who will keep you in touch with real sales figures. For example, in some areas the only growth is at the bottom end of the market — first home buyers and others 'trading down' to make their debt more manageable. Figure 3 shows this as a strong trend in Sydney at present, for example.

Ensure a supply of prospective tenants

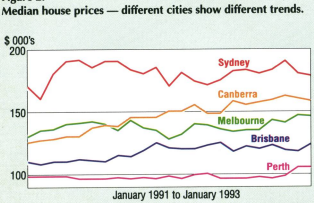
Your property investment will go sour quickly if you can't keep it tenanted. How can you find out the level of risk? The Real Estate Institute of Australia (REIA) publishes vacancy rates for tenanted homes in capital cities: see Figure 4. As a guide, a vacancy rate of 3% or less is good. Note that Canberra had very good rates through 1991 to mid-1992,

Figure 1.
Affordability vs potential capital gain — low interest rates tend to coincide with static prices, including house prices.



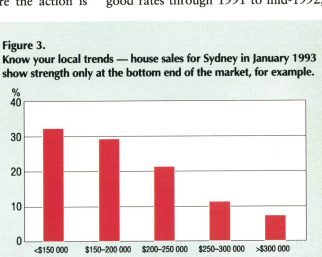
Source: State Bank of NSW

Figure 2.
Median house prices — different cities show different trends.



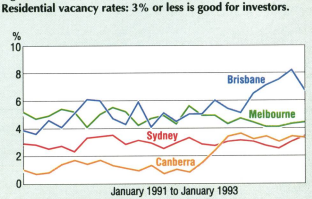
Source: REIA

Figure 3.
Know your local trends — house sales for Sydney in January 1993 show strength only at the bottom end of the market, for example.



Source: REIA

Figure 4.
Residential vacancy rates: 3% or less is good for investors.



Source: REIA

when a sharp rise occurred due in part to investors moving in to seize the opportunity: investment in rental homes grew by 21% in the ACT in the 12 months to March 1992. There's now an oversupply of rental homes there. Melbourne is hovering between 4% and 6%, and Brisbane hit 8.2% in November last year.

Vacancy rates vary from suburb to suburb, of course. As an illustration — and to remind you of the greater risks involved in non-residential property investment — Figure 5 shows vacancy rates for office space in three parts of the one city: Sydney CBD, North Sydney and Parramatta. Many businesses moved to Parramatta in the late '80s to lower their overheads, and the vacancy rate went down as Sydney's went up. Now it's risen again, following a period of fresh construction.

How long will you have to wait to find a tenant? Again, the REIA has useful publications. As an example, Figure 6 shows the percentage of residential properties taking more than two weeks to let. Expect delays in finding new tenants.

If your property is without a tenant for any period of time would you be able to carry the mortgage payments and outgoings yourself? This would be in addition to all your existing expenses. You should plan on at least one month each year with no income from the property.

The body count

Other economic factors can be indicators of demand.

■ **Population increase:** Where the population is increasing you can expect more demand for accommodation, either rented or owned. Figure 7 shows the way Australians are moving between states. It's a net result, taking account of those leaving and arriving. It probably shows what you've already picked up from TV, radio and the press: people are leaving Victoria, NSW and more recently SA and heading for Queensland, WA and the ACT.

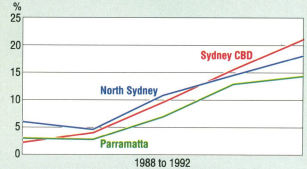
From Figure 8 you can see that when you take overseas migration and births over deaths into account it's still the same picture, with only Queensland, WA and the ACT showing a growth rate higher than the national average. Migration is lower than it has been since the peak of 1989, meaning there's less competition for available housing. The migration figures for the 1992 September quarter were down 36% on the same period in the previous year. However, NSW remains the favoured destination of overseas migrants — a factor behind the traditional strong demand for housing in Sydney.

■ **Unemployment:** What is the effect of our high levels of unemployment (Figure 9) on your proposed property investment? You might think this would mean higher demand for rental accommodation as a large proportion of Australians can't afford to buy their own home. However, the high vacancy rate figures argue against this interpretation. What's happening to all these missing people? One hypothesis is that many have moved back home with parents or to share with relatives or friends. They won't be queuing up to rent your investment property.

Economic uncertainty disrupts the rules

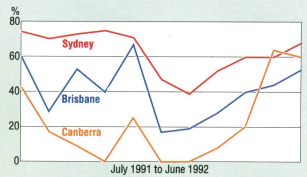
Economic outlook here and overseas: Is our economy growing? Yes, but slowly — around 2.5% per annum. Compare the developing parts of Asia, with 7.9% growth in 1992. Further afield the picture is bleaker than at home, as our

Figure 5.
Commercial vacancy rates showing local differences in the same area: Sydney CBD/North Sydney/Parramatta.



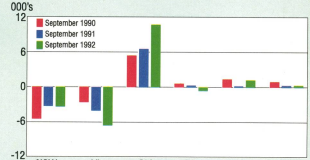
Source: JLW Research & Consultancy

Figure 6.
Percentage of properties taking more than two weeks to let.



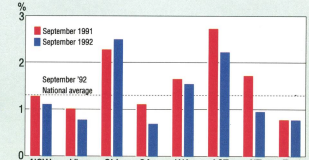
Source: REIA

Figure 7.
Net interstate migration — there's likely to be more demand for rental housing in states whose population is increasing.



Source: ABS

Figure 8.
Overall population growth by state — Queensland, WA and the ACT are increasing their population notably more than the other states.



Source: ABS

economy is growing faster than many of our trading partners and investor nations (such as Japan). Overseas investors are pulling out of Australia and taking their money back home. While this may have greater direct effect in the commercial and industrial sectors (witness the sell-off of resorts in Queensland) there is an impact on residential investment.

There are many other indicators of economic activity, such as housing construction rates, balance of trade figures, and so on. However, the point comes when you have to start concentrating on local figures for your target suburb and prospective tenants, not on the global picture. It's worth noting that uncertainty over the economy has dampened the usefulness of traditional economic analysis — people are watching and waiting to see if things pick up. It's not an objective science! There won't be a property boom until ordinary Australians believe it's happening.

Where should I buy?

You've probably heard the real estate adage: "The three rules are location, location and location". But there's more to consider than just a 'good' suburb where you might like to live. Ask yourself if the property will service the needs of your prospective tenants. A clue is to look for where they will work, study, shop and play. Good locations are near hospitals, schools, universities and colleges, army installations, good shopping centres, beaches and parks. How will they get around? Look for access to trains, buses, ferries and arterial roads.

One of the reasons why property investment is less attractive in country areas is that it's relatively cheap to buy a block of land and put up a project/kit/mobile home yourself. Why rent when you can buy? Be sceptical about investing in property when there is an oversupply of inexpensive vacant land in the vicinity.

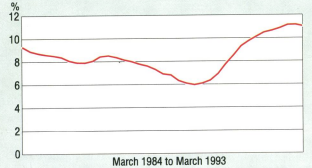
How long must I wait?

Property investment is a long-term proposition of at least five but more likely 10 years. And it can't be sold at short notice — allow for at least three months (often more likely six) to get the cash in hand. If you sell within one year of buying the property any profit will be taxed as income without the benefit of an adjustment for inflation.

Putting it all together

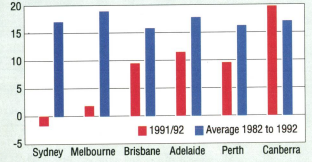
If you'd bought a three-bedroom house as an investment a few years ago, where would you be now? Figure 10 shows the average annual return from investment houses from a base year of 1982 up to the June quarter 1992. All capital cities have performed well (from 15.9% pa to 19.0% pa), despite recent poor returns on the investment over individual years (1991-92 saw a decrease of 1.7% in Sydney while Canberra properties moved forward by nearly 20% over the same period!). It confirms the value of property investment in the long term, if run efficiently and diligently. However, the emotional side can be wearing (see *"It was too much of a worry"*).

Figure 9.
The high unemployment rate (graphed) is not reflected in low vacancy rates for rental property (see Figure 4).



Source: ABS

Figure 10.
Annual returns from investment homes over one year and 10 years — it's a long-term investment.



Source: REIA/University of Western Sydney

"IT WAS TOO MUCH OF A WORRY"

"WHEN I INHERITED some money I decided to buy a little unit as an investment," says MO of Sydney. "Some time later I upgraded to a larger unit, so that my daughter and her husband could live there. It was convenient all round.

"Later on they moved out and I started renting the property through an agent. I had a couple of good tenants and things were going well.

"However, the agent then let it to a person with an eight-year-old child, despite my explicit instruction that I didn't want children living in the unit.

"At body corporate meetings I began to hear disturbing stories from the other owners (who were resident there) about my tenant. The tenant got behind in the rent and eventually I arranged to inspect the unit.

"It was riddled with fleas! As soon as I walked in the door my legs were covered in them. The tenant had broken the conditions of the lease and had kept a pet in the unit.

"The tenant's rent was again late, so I asked the agent to end the lease. When the tenant left she took all the curtains with her and left the place grubby. The bond was not enough to cover the cleaning and other bills, so eventually I tried to get my money back through the courts. My ex-tenant kept changing address, so it was almost impossible to carry on the case. In the end I gave up and got nothing more from her.

"I've now sold the unit and won't invest in property again! It was too much of a worry. I place the blame on the agent for not keeping an eye on things for me."

Postscript: The tenant was later investigated by the police fraud squad and prosecuted for banking wage cheques posted to the unit but addressed to the former tenant: MO's son-in-law.

THE MONEY SIDE

What type of loan?

What sort of loan do you want? Fixed interest-only loans are more affordable because you're not repaying any principal until the end of the term and you're protected against any rise in rates. However, they are short-term (usually one to five years) and you'll pay costs for 'rolling-over' (extending the loan) another term. There may be severe financial penalties if you pay out the loan before maturity, as you may have to compensate the lender for any loss in interest across the unexpired term.

A principal and interest loan over 15 to 25 years will reduce your principal over time, but the principal component is not tax deductible. Still, it's a good idea if you want to pay off the property by the time you retire so you can help fund your retirement through rent. A guide to what you'll pay each month is in Table 1.

Who's lending? Banks, building societies, credit unions, finance companies, insurance companies, solicitors' funds all offer different rates and conditions — it's imperative to check the conditions, particularly about any fees for early repayment, fees to roll over the loan for an extra term, whether interest instalments are to be paid monthly, quarterly or otherwise, and whether you require a valuation or mortgage insurance.

It's possible to borrow up to 90–95% of the property valuation (if your income allows), though watch out for mortgage insurance if you're borrowing 75% or more of valuation. Limits are imposed on the borrower's annual repayments, expressed as a maximum percentage of income: usually single 25–40%, joint borrowers 20–35%.

The lender will usually charge for its services. As a guide, expect to pay $500–$1600 when borrowing up to $150 000. Money can be saved here if you shop around. Ask about regular fees, as charged by the State Banks of NSW, Victoria and SA, Challenge, Metway, NAB, among others.

As well as this there are costs and fees from other quarters including conveyancing fees, stamp duty, search fees, registration fees, inspection reports (pest, building, strata records where relevant), insurance, rates, necessary repairs. Ask for quotes from your solicitor or conveyancing agent. The Law Society or Law Institute in your state will assist.

TRACKING A SAMPLE INVESTMENT

You can work out how your investment is performing by 'selling' it hypothetically. Here is a worked example including calculations of negative gearing and capital gains tax.

These are the assumptions on which the example will be based:

- Purchase price of property as at July 1, 1993. . . **$180 000 (A)**
- Annual loan repayment on $120 000 mortgage @ 11% pa principal and reducing interest, 20-year term . . . . **$14 864 ($B_1$)**
- Interest component (to simplify these examples) . . **$12 659 ($B_2$)**
- Finance expenses (valuation, legal fees, stamp duty, establishment fee) . . . . . **$1500 (C)**
- Purchase expenses (legal fees, stamp duty, search fees) . . . . . **$5000 (D)**
- Annual expenses (necessary repairs, agent's commission on rent collection, rates, insurance). . . . . **$2000 (E)**
- Gross (non-rent) income of owner. . . . . **$60 000 pa (F)**
- Rent over a period of 11 months. (You should allow for at least one month's vacancy each year.) . . . . . **$7200 (G)**

If the property were sold exactly five years later:

- Sale price at June 30, 1998 . . . . . **$230 000 (H)**
- Sale expenses (legal fees, agent commission, advertising) . . . . . **$5500 (J)**

Assuming inflation runs at 3% pa for 1993–98:

- Consumer Price Index number for June 1993 quarter (estimate). . . . . **109.5 (K)**
- Consumer Price Index number for June 1998 quarter (estimate). . . . . **126.9 (L)**

(All groups CPI, average of eight capital cities.)

This is a simplified calculation of the effect of negative gearing for the first year of ownership (1/7/93 to 30/6/94). In your own case you would take into account land tax, depreciation and any other applicable tax deductions.

What is the effect of the purchase on personal taxation?

Before purchase (June 30, 1993):
Gross income of investor from all sources **(F)** $60 000
Tax payable (excluding Medicare) . . . . . $20 014 **(M)**
One year after purchase (June 30, 1994):
Gross income **(F)** plus rent income **(G)** less annual expenses **(E)** less interest-only portion of the mortgage repayments **(B_2)**. $52 541
Tax payable (excluding Medicare) . . . . . $16 508 **(N)**
By subtracting **(N)** from **(M)** we arrive at:
Tax saving made possible by negative gearing. . . . . **$3506 (O)**

How much has it cost you to own the property for one year?

Loan repayment **(B_1)** plus expenses **(E)** less rental income **(G)** less tax saving from negative gearing **(O)** . . . . . **$6158 (P)**

The investor is $6158 out of pocket after the first year — that's around $120 per week after tax: can you afford it?

Table 1. Monthly loan repayments

Amount borrowed ($)	@ 9% pa			@ 10% pa			@ 12% pa			@ 18% pa		
	5 years (I)	15 years (P&I)	25 years (P&I)	5 years (I)	15 years (P&I)	25 years (P&I)	5 years (I)	15 years (P&I)	25 years (P&I)	5 years (I)	15 years (P&I)	25 years (P&I)
1000	8	10	8	8	11	9	10	12	11	15	16	15
10 000	75	101	84	83	107	91	100	120	105	150	161	152
50 000	375	507	420	417	537	454	500	600	527	750	805	759
80 000	600	811	671	667	860	727	800	960	843	1200	1288	1214
100 000	750	1014	839	834	1075	909	1000	1200	1053	1500	1610	1517
150 000	1125	1521	1259	1250	1612	1363	1500	1800	1580	2250	2415	2276

I – Repayments of interest only; you have to pay off the whole of the principal at the end of the loan period. **P&I** – Repayments of principal and interest.

Taxation: don't fight the rules

Successive federal governments have structured life so there are big attractions to property investment. There are social policy reasons behind this, at the very least to ensure there is a supply of lower-cost rental property. Capital gains tax, negative gearing, depreciation allowances, tax deductibility — you must understand what's going on or you will waste your investment opportunity and bleed money.

Here we've put the common questions about tax into a question and answer format with worked examples.

What is capital gains tax?

It's a tax on assets acquired (purchased, inherited or as a gift) after September 19, 1985. Though your home is usually exempt, the tax will apply to an investment property.

The tax is based on any gain in value of the property after deducting the effect of inflation. It's paid after you dispose of the property, by adding the net gain to your income. Expenses in acquiring or selling the property (legal fees, agent's fees) form part of the 'cost base' and are deductible in the equation. Note that you don't get a tax deduction for these until the property is sold.

It's important to keep strict financial records of all rent and expenses (including dates). The worked example below shows you how the tax is calculated.

Is an investment property caught by land tax?

Yes, in most cases. It's assessed annually. Contact the Land Tax Office in your

Assuming the property is sold after five years (June 30, 1998), we calculate capital gains tax for the financial year ending June 30, 1998.

What is the capital gain made on sale of the property?

We need to calculate the net capital gain by working out the cost base for the investment (including purchase price, purchase expenses and finance expenses) and compensating for inflation.

Purchase price (**A**) plus finance expenses (**C**) plus purchase expenses (**D**) ..... $186 500 (**Q**)

To adjust cost base for inflation:

Cost base (**Q**) x (index number for sale quarter, June 1998 (**L**) divided by index number for purchase quarter, June 1993 (**K**)) plus sale expenses (**J**) ..... $221 840 (**R**)

Subtract indexed cost base (**R**) from sale price (**H**) to arrive at:

Net capital gain **$8160**

Averaged over five years ..... **$1632 (S)**

Note: in reality you will have several indexations in your calculation as different (allowable) costs will have arisen in different indexation periods. For simplification we've just done it once here so you can see what happens.

What capital gains tax is payable if you sell at this point?

Before sale:

Gross income (**F**) plus rent income (**G**) less annual expenses (**E**) less interest-only mortgage repayments (B_2) $52 541

Tax payable ..... $16 508 (**N**)

After sale:

Gross income (**F**) plus rent income (**G**) less annual expenses (**E**) less interest-only mortgage repayments (B_2) plus net capital gain averaged over five years (**S**) $54 173

Tax payable ..... $17 275 (**T**)

By subtracting (**N**) from (**T**) we arrive at:

Extra tax payable due to capital gain ..... $767 (**U**)

By multiplying (**U**) by 5 we arrive at:

Net capital gains tax ..... **$3835 (V)**

The investor would have to pay an additional $3835 in tax as a result of a gross capital gain of $50 000 on sale of the property after five years of ownership (given an increase in value of the property of 5% per annum and an inflation rate of 3% per annum).

Is the owner better off for making this investment?

Gross capital gain (**H** minus **A**) ..... $50 000 (**W**)

Capital gains tax (**V**) plus five years loss after tax (**P** x 5) plus finance expenses (**C**) plus purchase expenses (**D**) plus sale expenses (**J**) ..... $46 625 (**X**)

By subtracting (**X**) from (**W**) we arrive at:

Net gain (after tax) ..... $3375 (**Y**)

Amount paid off loan principal — thus extra equity in the property [(B_1–B_2) x 5] ..... $11 025 (**Z**)

By adding (**Y**) and (**Z**) we arrive at:

Total gain after tax **$14 400**

Upon sale of the investment property after five years it can be seen that you would be better off by the equivalent of about $55 per week (after tax) for each week of the five years' ownership of the property.

If you kept the property longer than five years your high wage should continue to absorb the expenses and your potential gain should increase. And if you didn't sell the property at all it would start to generate income once the mortgage was paid off — although it's debatable whether this income would be as high as from some other less demanding investments.

What would have happened if our hypothetical investor had simply put his or her $60 000 deposit into bonds or cash deposit and added the equivalent monthly loan repayments and maintenance (less rent income and tax saving) along the way? Taking an average return of 5% per annum over a five-year period (and allowing for annual income tax at the highest marginal tax rate) he or she would have come out about even. However, after 10 years you could expect to be well ahead with property.

state for details. Rates are different across the states.

If I travel or take a job elsewhere and rent out my home in the interim, will I have to pay capital gains tax when I sell it?

Usually your principal residence is tax-free. Temporary absence rules apply to let you avoid capital gains tax provided your absence is not longer than six years and the property remains your principal home. The fact you rent it out doesn't automatically mean you'll be up for capital gains tax. Discuss any anticipated lengthy absence with the tax office or your accountant.

What is the tax consequence of selling my investment property within one year of buying it?

If you sell (exchange contracts) the property within 12 months of buying, you will lose the benefit of indexation for inflation. The whole capital gain (if any) is added to your income for that year.

What is negative gearing?

When the costs of owning the property exceed the income (rent) from the property that's called making a loss. If you've got other income — such as from salary or other investments — you can turn your loss into a tax deduction against that other income: that's called **negative gearing**. Of course not all expenses are allowable tax deductions.

Is negative gearing a good idea?

In short, not for most of us. Economic times have changed: its heyday as a tax minimisation exercise was in a period of high marginal tax rates, high inflation and before there was a capital gains tax. If interest rates start to climb you'll need very deep pockets and high disposable income to cover your debt. And a future government may change the rules.

Can I depreciate anything?

Yes. Furniture, the washing machine, floor coverings, hot water system, TV ... there are lots of things you can deduct by set percentages over a number of years. The tax office has a booklet.

Can I get a tax deduction for repairs and replacement (such as a new roof or fence)?

Generally, yes for periodic maintenance and no for replacement. Replacement amounts to capital improvement. You can't buy the worst house in the street, fix it up straightaway, then let it and expect a tax deduction for the cost of upgrading. Initial repairs may be disregarded by the tax office as reflecting what you paid for the property, not its regular maintenance. Be careful.

How does provisional tax affect the property investor?

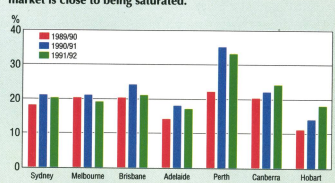
Provisional tax is tax paid in anticipation of the next year's income. If you make more than $1000 from rent or non-employment income in one financial year you are caught by provisional tax rules. However, if the net result of your investment is a tax loss, then you won't actually pay provisional tax. ❑

ACTION AT LAST

If you've decided to think seriously about property investment, consider your course of action.

- Assess whether your job and income are secure.
- Look in real estate agents' windows for property prices and the number of properties to let. How much will it cost to buy? What rent are they getting? Get information on trends from the Real Estate Institute (write to PO Box 234, Curtin ACT 2605) or Valuer General in your state.
- Speak to your financial institution about the size of loan and terms. Shop around. Be particularly wary of deals promising small or no up-front fees but charging a slightly higher interest rate: in the long term it's the interest rate that counts. Get clear information on penalties.
- Speak to an accountant to do the figures and get options for tax structuring — with and without negative gearing. Discuss the possibility of provisional tax.
- Read the newspaper finance pages to keep in touch with the economy and regular statistics from the Real Estate Institute of Australia and others. Treat specialist investment magazines and estate agent opinion articles with scepticism — they talk up the market and sow the seeds of greed and irresponsibility.
- Save a hefty deposit — at least 33–50% including the up-front costs — and consider whether there will be any big demands on your savings/income over the next few years (travel, retirement, operations, education, family commitments), as you'll have ongoing running costs and probably won't end up with extra cash in the hand from the property — the gains are in tax savings and when you sell.
- If interest rates returned to 17–18%, could you cope? Take a look at Table 1.
- Don't be swayed by trends — get to know your chosen locality and prices.
- As a rule, don't buy in other states or cities: it's harder to supervise, cuts options (such as selling it yourself), you need a manager, and you won't know the area as well or what's happening.
- Figure 11 shows the percentage of properties bought in the capital cities by investors across a three-year period. Think about this in relation to vacancy rates (Figure 4). Note that one-third of all homes sold in Perth are picked up by investors. Canberra and Hobart are also attracting investors in increasing numbers.

Figure 11. Annual percentage of dwellings sold to investors in the major cities — a high percentage could mean the rental market is close to being saturated.



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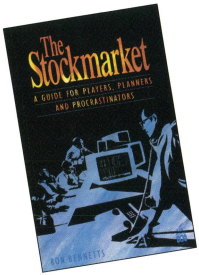

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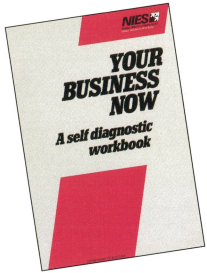

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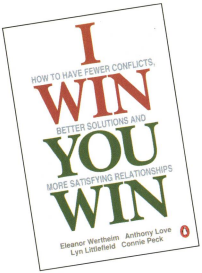

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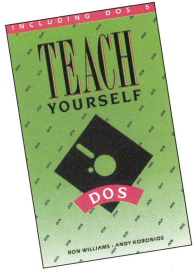

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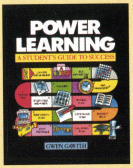

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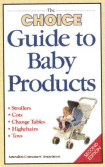

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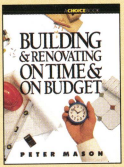

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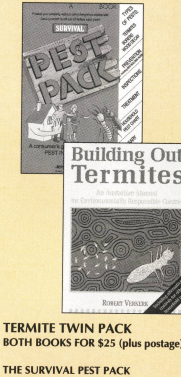

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Bonds that last

No, not 007! We're talking about finding the best glues for different household repair jobs.

RULES OF GLUING

ONCE YOU'VE selected the right glue with the help of this article, there are some basic rules to follow for a good result, in addition to preparing the surface properly and taking certain safety precautions (see below).

■ Don't use too much when gluing close-fitting surfaces. It is best to smooth them to make a better fit instead of trying to fill the gaps with adhesive. If there are large gaps to fill select a glue with good gap-filling qualities.

■ Have all clamps and supports ready and tested before starting.

■ Protect all other surfaces which might come into contact with the glue.

■ Always test the effect of solvent-based glues on an inconspicuous area of the surface you are bonding first, since the solvent may damage some materials.

Surface preparation

■ **Paper, cardboard, leather and fibre products:** Natural fibres (cotton, wool, silk) generally require less preparation than synthetic fibres, as many synthetics have irregular surface finishes which may need special preparation to improve adhesion. Paper and cardboard, due to their high porosity and weak yet rigid structure, can usually be glued without much preparation, unless they are coated with wax or silicone. Roughen leather surfaces and then wipe the surface with an acetone solvent.

■ **Ceramics, glass, stone and concrete:** These surfaces stick better when roughened first. Concrete and stone can have less smooth surfaces and may require grinding or wire brushing. After abrasion the surface should be cleaned, rinsed with hot water and thoroughly dried.

■ **Wood:** These surfaces are often covered in natural oils, resins, dirt and dust which can make it difficult to achieve permanent bonding. Chances of gluing are improved when the surface is planed or sanded — planed surfaces with thin glue lines produce the highest-strength joints. Green timber usually will not glue successfully, although at least one product, **BEAR Floormate**, claims it can do this.

■ **Painted surfaces:** For the best results, remove paint by sanding and then clean the surface. If you don't remove the paint, you'll be gluing to the paint rather than the surface and end up with a weaker bond.

■ **Plastics:** Some plastics are among the most difficult surfaces to glue. Make sure you test them prior to using solvent-based adhesives, which will attack some types such as polypropylene, polyethylene and sheet vinyl, used in many household articles. To identify these plastics, cut a sliver from an inconspicuous part, hold with tweezers and burn — they will burn with a blue flame and smell like a candle.

Plastic surfaces are often treated with mould-release solutions, oil and plasticisers which must be removed before gluing with a solvent, abrasion or gentle heat treatment.

Stick with safety

Take safety precautions when using glues which contain volatile solvents. For example, the chemicals in solvent-based contact adhesives can be hazardous to health: the vapours may be toxic and shouldn't be inhaled. The solvents may also be highly flammable. **BOSTIK** recommends you wear an organic vapour respirator or cartridge mask when using contact adhesives in a poorly ventilated area, along with solvent-resistant gloves and safety glasses or goggles. Take any safety and ventilation warnings seriously. Water-based glues are safer than solvent-based but their usefulness may be limited.

When opening a new tube of glue, point the nozzle away from your eyes and preferably wear eye protection. Store the glue out of reach of children. Keep any instructions which come separate from the glue, such as on the cardboard of the blister pack. If skin or eyelids get glued don't prise them apart — seek medical help immediately.

Acetone is commonly used for cleaning excess glue or surfaces to be glued. It is a highly flammable and volatile solvent. Avoid contact with skin and breathing in the vapours as it can affect the nervous system if inhaled in high concentrations.

THE GLUE you use to stick a leg back on a chair may not be the best one for fixing a fine china cup. How do you select the right glue for the job? How do you prepare properly and ensure a long-lasting result?

The wide choice of glues available in hardware and variety stores can be confusing unless you're sure of the characteristics you require. To select a glue that has the best chance of making a permanent bond, you will have to consider the following points.

■ What materials are to be glued?

■ Is there a large area or a small one to join?

■ Are the materials to be joined a kind that could react with a solvent-based glue (such as polyethylene, polypropylene, polystyrene or sheet vinyl) and damage the surface intended for repair?

■ Does the join need to be water and/or heat-resistant?

■ Will the gluing be done under wet or dry, hot or cold conditions?

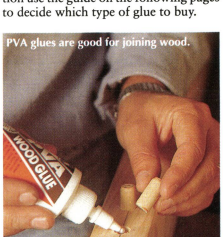
■ Is the appearance of the joint important or is it to be painted over?

■ Is the join to be rigid or flexible?

■ Should the glue be quick-setting so clamping is not required?

■ Does the colour of the glue matter?

When you've answered each question use the guide on the following pages to decide which type of glue to buy.



PVA glues are good for joining wood.

WHICH GLUE TO CHOOSE?

WE'VE classified glues according to type. The following information explains which surfaces each type of glue is suitable for and how to use the glue successfully. The list of products for each type can then be used to identify unique features of the individual products.

☐ *Contact adhesive*

Suitable for:

- Gluing large areas of sheeting such as laminated plastics to benchtops or laying tiles, where the glue is primarily used to hold the materials in place rather than resist large forces.
- Small repairs like attaching a shoe sole and for mending metals, some plastics, leather, wood, cork, felt, rubber and canvas, glass, plywood, particleboard, hardboard, timber and masonry.
- Some are non-drip, which makes them suitable for gluing vertical surfaces.

Surfaces should be clean, relatively smooth and/or close-fitting. Both surfaces should be completely covered with glue and kept apart until 'touch dry' — no more than 40 minutes (some instructions say approximately 20 minutes or until they can be touched with the knuckle without any adhesive being transferred). Position the items carefully, still keeping the surfaces apart. Correct alignment is important because once stuck together the pieces must not be moved or the join will be damaged. When the surfaces are perfectly aligned, press them firmly together, taking care not to trap any air. Secure the bond by using as much hand pressure as possible, running a roller over the surfaces or hammering the surface from the centre outwards using a padded block.

For smaller jobs a wet bond may be used — apply the glue to one surface, bring the surfaces together and clamp until dry. The surfaces will bond after 15 to 30 minutes but maximum strength is achieved after 24 hours.

Excess glue can be cleaned up while it is still wet, using mineral turps. The glue is very difficult to remove once dry. Most contact adhesives contain solvents which evaporate as the glue dries, so see *Stick with safety* on page 41 for other important points to consider when using these adhesives.

Contact adhesives may be hazardous to the environment so don't tip them (or any glue, in fact) down drains or waterways. Store under cool, dry conditions away from all possible sources of ignition (heat, sparks, flames). Keep containers sealed when not in use.

Brand/product (in alphabetical order within groups)	**Manufacturer/ distributor**	**Sizes**	**Packaging**
Contact adhesive			
AUSSIE GRIP General purpose	National Starch & Chem	400 g	Aerosol
AUSSIE GRIP Construction	National Starch & Chem	315 g	Cartridge
AUSSIE GRIP Multibond	National Starch & Chem	250 mL	Tin
BEAR Stronghold	Norton	310 g	Cartridge
BEAR Contact cement	Norton	25 mL to 4 L	Tube, can
BEAR Floormate	Norton	860 g	Cartridge
BEAR Gelfix	Norton	200 g to 3.2 kg	Can
BOSTIK Multi bond	Bostik	30 mL	Tube
BOSTIK Contact bond	Bostik	50 mL	Tube
CHEVRON Contact adhesive *(A)*	Aust Adhesives	250, 500 mL	Tube, can
CLAG Art spray	National Starch & Chem	400 g	Aerosol
FULLERS Max bond construction	HB Fuller	90 g to 2 L	Cartridge
HELMAR Art spray	Helmar Sales	350 g	Aerosol
HELMAR Contact	Helmar Sales	350 g	Aerosol
MAGIC Hobby	Aust Adhesives	50 mL	Tube
MAGIC Contact adhesive	Aust Adhesives	50/250/500 mL	Tube, can
RIPPER GRIPPER Contact adhesive	Aust Adhesives	50/250/500 mL	Tube, can
SELLEYS Gel grip	Selleys	40 g to 3.2 kg	Tube, can
SELLEYS Kwik grip	Selleys	50 mL to 4 L	Tube, can
Epoxy glue			
BOSTIK Epoxy bond	Bostik	24 mL	Plunger and syringe
CHEVRON 5 minute *(A)*	Aust Adhesives	24 mL	Twin syringe
CHEVRON Super strength epoxy *(A)*	Aust Adhesives	24 mL	Twin syringe
MAGIC 5 minute epoxy	Aust Adhesives	8/24 mL	Twin syringe
MAGIC Super strength epoxy	Aust Adhesives	24 mL	Twin syringe
PF 5 minute epoxy	Aust Adhesives	24 mL	Twin syringe
RIPPER GRIPPER 5 minutes epoxy	Aust Adhesives	24 mL	Twin syringe
RIPPER GRIPPER Super strength epoxy	Aust Adhesives	24 mL	Twin syringe
SELLEYS Araldite 5 minute	Selleys	8 mL to 200 mL	Twin tubes
SELLEYS Super strength Araldite	Selleys	24 mL	Twin syringe
SELLEYS Porcelain repair kit	Selleys	30 g	Twin syringe
Cellulose cement			
TARZAN'S Grip	Tarzan's Grip Products	25 mL	Tube

(A) Available Big-W only.

☐ *Epoxy glue*

Suitable for:

- Repairs which have to be held together until the adhesive sets.
- Repairing china, glass, metals, some plastics, porcelain, wood, concrete, pottery and rubber.

Not suitable for:

- Bonding common plastics such as polyethylene, polypropylene.
- Very smooth surfaces exposed to weather or extreme sunlight for prolonged periods.

They are two-part glues with a resin and hardener in separate containers. Some have a five-minute setting time, which makes them useful for smaller repairs you have to hold together until the adhesive sets. They are water-resistant and have good gap-filling properties so surfaces need not mate closely. Some epoxies are clear-drying.

Thoroughly clean all surfaces with an oil-free solvent such as acetone and be sure surfaces are dry before applying these glues. Smooth surfaces should be roughened by sanding after cleaning for the best results. Dispense volumes of the resin and hardener as instructed onto a clean piece of cardboard and mix them together thoroughly with a spatula, nail or stick. It is essential to use the correct mixing ratio, usually one part each of resin and hardener. Apply the mixture to both surfaces and press together.

Scrape off excess glue and wipe mixing utensils immediately with a cloth soaked in acetone. Ensure the correct caps are placed on each tube (they're usually colour-coded) or cap and tube will stick together. Once cured the glue cannot be removed.

Some will bond in five minutes so they must be used immediately after mixing.

ctive gredients	Setting time	Shelf life	Solvent-based	Special features claimed	Brand/product (in alphabetical order within groups)
kified rubber	30 seconds	2 years	✓		**AUSSIE GRIP** General purpose
kified rubber	5 minutes	2 years	✓		**AUSSIE GRIP** Construction
kified rubber	5 minutes	2 years	✓		**AUSSIE GRIP** Multibond
rene butadine rubber	24 hours	1 year	✓	Waterproof, paintable, bridges gaps	**BEAR** Stronghold
oprene rubber	24 hours	1 year	✓	Industrial-strength, water-resistant	**BEAR** Contact cement
oprene rubber	24 hours	1 year	✓	Bonds wet timber permanently, elastic, gap filling	**BEAR** Floormate
oprene rubber	24 hours	1 year	✓	Industrial-strength, water-resistant, won't drip or spill	**BEAR** Gelfix
file and solvents	10 minutes	1 year			**BOSTIK** Multi bond
oprene rubber	15 minutes	1 year		Spreader nozzle	**BOSTIK** Contact bond
ychloroprene rubber	15-20 minutes	1 year	✓	Quick-drying, long tack life	**CHEVRON** Contact adhesive *(A)*
kified rubber	30 seconds	2 years	✓		**CLAG** Art spray
thetic rubber	20 minutes	1 year	✓		**FULLER** Max Bond construction
thetic rubber	30-60 seconds	2 years		Multi-purpose, fast and clear drying	**HELMAR** Art spray
thetic rubber	2-3 minutes	2 years		High-bond	**HELMAR** Contact
listed	15-20 minutes	1 year		Clear drying	**MAGIC** Hobby
ychloroprene rubber	15-20 minutes	1 year	✓	Quick-drying, long tack life	**MAGIC** Contact adhesive
ychloroprene rubber	15-20 minutes	1 year	✓	Quick-drying giving long tack life	**RIPPER GRIPPER** Contact adhesive
ychloroprene	20 minutes	1 year (at least)	✓	Non-drip, heat and water resistant, no clamping required	**SELLEYS** Gel grip
ychloroprene	20 minutes	1 year (at least)	✓	Heat and water resistant; no clamping required	**SELLEYS** Kwik grip
in and hardener	5 minutes	1 year	✓	Dries clear	**BOSTIK** Epoxy bond
henol A epoxy resin	5 minutes	1 year	✓	Clear drying, superior strength	**CHEVRON** 5 minute *(A)*
henol A epoxy resin	1 hour	1 year	✓	Clear permanent bond in 24 hours	**CHEVRON** Super strength epoxy *(A)*
henol A epoxy resin	5 minutes	1 year	✓	Clear-drying, superior strength	**MAGIC** 5 minute epoxy
henol A epoxy resin	1 hour	1 year	✓	Clear permanent bond in 24 hours	**MAGIC** Super strength epoxy
henol A epoxy resin	5 minutes	1 year	✓	Clear drying	**PF** 5 minute epoxy
henol A epoxy resin	5 minutes	1 year	✓	Clear drying	**RIPPER GRIPPER** 5 minute epoxy
henol A epoxy resin	1 hour	1 year	✓	Clear permanent bond in 24 hours	**RIPPER GRIPPER** Super strength epoxy
xy	5 minutes	1 year (at least)		Fast curing; dries clear; water and heat resistant; gap filling	**SELLEYS** Araldite 5 minute
xy	1 hour	1 year (at least)		Very high bond strength in 6-7 hours	**SELLEYS** Super strength Araldite
xy	20 minutes	1 year (at least)		White colour; gap filling	**SELLEYS** Porcelain repair kit
ocellulose	10-12 hours	1 year	✓	Clear adhesive	**TARZAN'S** Grip

Others take longer to set but you should use the mixture as soon as possible after making it up to ensure it doesn't deteriorate. Others, usually called 'Super Strength', have a longer application life — the mix will remain usable for one hour. When using an epoxy with a longer curing time, the join will have to be clamped until it is firmly set. Full strength may not be reached for a couple of days.

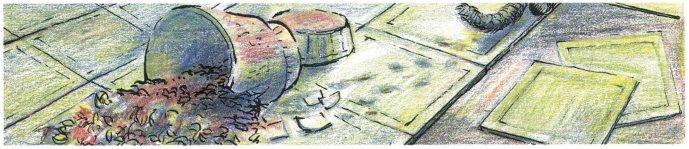
Epoxy glues can cause skin irritation in sensitive people, so avoid contact with the skin and eyes and don't breathe in the vapours. Wear protective gloves when mixing and using. If skin contact occurs, wash thoroughly. If the glue gets in your eyes, hold the eye open (but don't prise it open if it sticks) and flood with water for at least 15 minutes, and seek medical advice.

☐ *Cellulose cement*

Suitable for:

■ Gluing most porous surfaces including wood and leather.

TARZAN'S GRIP is the only glue we found in this category. When using it, apply a first coat to both surfaces and allow the glue to dry. Then apply a second coat and press the surfaces together.



An epoxy glue is a good choice for mending a plant pot, while non-drip contact adhesives are used for laying tiles.

☐ Polyurethane

Suitable for:

- Gluing wood, metal, nylon, ceramics, fibreglass, leather, vinyl, rubber, fabrics and most plastics.
- Bonding metal and glass to porous surfaces.

Not suitable for:

- Bonding two non-porous surfaces like metal to metal or glass to glass.
- Polyethylene, polypropylene.

Apply a thin line of glue to one surface and spread evenly. Use a thicker line of glue to join leather and fabric. Press the surfaces together. Clamps or supports are recommended to ensure a strong bond, especially when gluing materials that have a high moisture content like most wood or leather.

The glue is extremely difficult to remove from skin and surfaces once it cures. It is advisable to wear gloves to avoid skin contact. As for other surfaces, wipe off any excess glue with a dry rag and then use mineral turpentine or rubbing alcohol.

☐ Polyvinyl acetate (PVA)

Suitable for:

- Wood and carpentry work.
- Bonding cardboard, paper, laminated plastic, leather, textiles (felt, suede) and other porous surfaces.

PVA is milky white solution of polyvinyl acetate and water which dries by evaporation. The glues are non-toxic and non-flammable, sandable, paintable and resistant to heat, but many are not water-resistant.

Before applying the glue, surfaces should be clean and free from grease, dirt and dust. Ensure they're close-fitting for optimum strength. Apply glue to one or both of the surfaces (according to manufacturer's instructions), position them and press together while wet. Some PVA glue joints require clamping for at least eight hours.

If you're gluing wood which you wish to stain, clean off any excess with a moist cloth immediately or the stain may not take. The adhesive dries in 20 to 45 minutes, depending on the nature of the surfaces, temperature and humidity. Maximum bond strength is achieved in eight to 12 hours.

Spills and splashes are easily cleaned up with water before they dry, but solvents are needed to remove dried PVA.

☐ Superglue (cyanoacrylate)

Suitable for:

- Use on small areas where a strong, instant bond is required,
- Bonding non-porous surfaces, ceramics, some plastics and metal.

Not suitable for:

- Permanently bonding glass or materials containing alkaline elements, such as cement.
- Paper, leather, polyethylene, polypropylene, glass or Teflon.

One of the advantages of superglues is their quick bonding time — typically 10–60 seconds, although full strength may not be reached for 24 hours. They make it easier to mend objects that are hard to clamp like broken cup handles, plastic utensils and ceramic ornaments. The newer gel superglues are slightly slower-setting, which gives more time to position surfaces accurately.

Some dry colourless. They are water-resistant, not waterproof, and continual exposure to moisture will weaken the bond. They are not flexible and will only resist low impacts. The bond strength is excellent where surfaces to be joined are a good fit. They are not so good when gap filling is necessary.

Surfaces should be clean, dry and free of dust, dirt or grease. Apply a drop of glue to one surface; use sparingly and do not spread. Keep your fingers away from excess adhesive so they don't stick together. Quickly align both surfaces and apply slight pressure to ensure effective spreading of the glue. If you fail to align the surfaces correctly, don't attempt to realign them and join them together again. Keep them apart and completely clean the first lot of glue off using acetone. Wait until the surfaces are dry to reapply the glue and try again.

Brand/product (in alphabetical order within groups)	**Manufacturer/ distributor**	**Sizes**	**Packaging**
Polyurethane			
AUSSIE GRIP Pool liner	National Starch & Chem	50 mL	Tube
SELLEYS Urethane bond	Selleys	30 mL	Tube
Polyvinyl acetate (PVA)			
AUSSIE GRIP Carpenter's woodworking	National Starch & Chem	250 mL	Squeeze bottle
BEAR PVA Woodglue	Norton	125/500 mL	Squeeze bottle/jerry c
CHEVRON PVA Woodglue *(A)*	Aust Adhesives	250/500 mL	Bottle
CLAG Hobby glue	National Starch & Chem	50 mL	Squeeze bottle
CLAG Kids PVA	National Starch & Chem	50 mL	Squeeze bottle
FULLER'S Max Bond PVA	HB Fuller	250 mL to 5 L	Bottle
HELMAR Craft glue	Helmar sales	50 mL to 5 L	Bottle
HELMAR 450 Craft glue	Helmar Sales	50 g/100 g	Tube
HELMAR PVA Wood glue	Helmar Sales	50 mL to 5 L	Bottle
HELMAR Tacky PVA Craft & Hobby	Helmar Sales	125/250 mL	Bottle
MAGIC PVA Woodglue	Aust Adhesives	50/500 mL	Bottle
RIPPER GRIPPER PVA Wood glue	Aust Adhesives	250/500 mL	Bottle
SELLEYS Aquadhere	Selleys	100 mL to 20 L	Bottle
SELLEYS Craft glue	Selleys	100 mL	Bottle
Superglue (cyanoacrylate)			
BOSTIK Super bond	Bostik	3 mL	Tube
FTP Super glue	Final Touch	3 mL	Bottle
FULLER'S Power bond	HB Fuller	3 to 5 mL	Tube
MAGIC Super glue 5000	Aust Adhesives	3 mL	Tube
MAGIC Super glue pen	Aust Adhesives	2 mL	Pen
PF Super glue	Aust Adhesives	3 mL	Tube
PF Super glue pen	Aust Adhesives	2 mL	Pen
PRICE BRAND Super glue *(B)*	Aust Adhesives	3 mL	Tube
RIPPER GRIPPER Super glue	Aust Adhesives	3 mL	Tube
SELLEYS Supa Glue	Selleys	2/3/5 mL	Dispensing tube, bott
STURDEE Super glue *(B)*	Aust Adhesives	3 mL	Tube
TARZAN'S GRIP Tarzan's super grip	Tarzan's Grip Products	3 mL	Tube
Others			
CLAG Plastic model cement	National Starch & Chem	12 mL	Tube
CLAG Rubber solution	National Starch & Chem	250 mL	Tin
MAGIC Clear plastics glue	Aust Adhesives	50 mL	Tube
MAGIC Vinyl adhesive	Aust Adhesives	50 mL	Tube
SELLEYS Multi grip (super strong)	Selleys	30 mL	Tube
SELLEYS Vinyl repair	Selleys	30 mL	Tube

(A) Available Big-W only. *(B)* Available K-Mart/Coles only.

ctive ngredients	Setting time	Shelf life	Solvent-based	Special features claimed	Brand/product (in alphabetical order within groups)
nthetic resin	5 minutes	2 years	✓	Sets under water	**AUSSIE GRIP** Pool liner
cyanate	2 hours	1 year (at least)	✓	Shockproof; waterproof; temperature and chemical resistant; sandable	**SELLEYS** Urethane bond
'A	20 minutes	2 years			**AUSSIE GRIP** Carpenter's woodworking
'A	20-45 minutes	1 year		Non-staining, dries clear, non-toxic, end-grain gluing	**BEAR** PVA Woodglue
'A	1 hour	1 year		Non-toxic, clear drying, water-resistant	**CHEVRON** PVA Woodglue
A resin	20 minutes	2 years			**CLAG** Hobby glue
A resin	20 minutes	2 years	✓	Washes out of clothes	**CLAG** Kids PVA
A	15 minutes	1 year	✓	Dries clear	**FULLER'S** Max Bond PVA
nthetic resin	10 minutes	6-12 months	✓	Clear and quick drying	**HELMAR** Craft glue
nthetic resin	5 minutes	6-12 months	✓	Stainless, dries clear, thick	**HELMAR** 450 Craft glue
nthetic resin	20 minutes	2 years			HELMAR PVA Wood glue
nthetic resin	10 minutes	2 years		Thick	**HELMAR** Tacky PVA Craft & Hobby
A	1 hour	1 year		Non-toxic, clear drying, water-resistant	**MAGIC** PVA Woodglue
A	1 hour	1 year		Non-toxic, clear drying, water-resistant	**RIPPER GRIPPER** PVA Wood glue
A	20 minutes	1 year (at least)		Dries clear; water clean-up	**SELLEYS** Aquadhere
A	Few minutes	1 year (at least)		Quick adhesion; dries clear; will not stain	**SELLEYS** Craft glue
anoacrylate	30 seconds	1 year	✓		**BOSTIK** Super bond
anoacrylate	30 seconds	1 year	✓	Transparent; colourless; bonds in seconds	**FTP** Super glue
yl cyanoacrylate	10-150 seconds	1 year	✓		**FULLER'S** Power bond
yl cyanoacrylate	30 seconds	6 months		General purpose	**MAGIC** Super glue 5000
yl cyanoacrylate	30 seconds	6 months		General purpose	**MAGIC** Super glue pen
yl cyanoacrylate	30 seconds	6 months		General purpose	**PF** Super glue
yl cyanoacrylate	30 seconds	6 months		General purpose	**PF** Super glue pen
yl cyanoacrylate	30 seconds	6 months		General purpose	**PRICE BRAND** Super glue
yl cyanoacrylate	30 seconds	6 months		General purpose	**RIPPER GRIPPER** Super glue
anoacrylate	20 seconds	1 year (at least)		Instant bonding; no clamping; heat and water resistant; dries clear	**SELLEYS** Supa Glue
yl cyanoacrylate	30 seconds	6 months		General purpose	**STURDEE** Super glue
anoacrylate	20 seconds	1 year (at least)		Bonds in seconds	**TARZAN'S GRIP** Tarzan's super grip
ckified rubber	1 minute	2 years			CLAG Plastic model cement
ckified rubber	1 minute	2 years			**CLAG** Rubber solution
drocarbon resin	15-20 minutes	1 year		Clear drying	**MAGIC** Clear plastics glue
yl terpolymer	15-20 minutes	1 year		Does not attack vinyls	**MAGIC** Vinyl adhesive
yl terpolymer	6-8 hours	1 year (at least)	✓	Fast drying; dries clear; water-resistant	**SELLEYS** Multi grip (super strong)
yl terpolymer	6-8 hours	1 year (at least)	✓	Dries clear; water-resistant	**SELLEYS** Vinyl repair

Storing in the fridge can reduce the risk of the glue hardening in the tube. Also, leaving a pin stuck in the cleaned nozzle during storage can reduce the risk of it becoming clogged with cured adhesive, which is difficult to clear.

Others

The three types of glue in this category are each used for different purposes. Hydrocarbon resin is suitable for joining most plastics including perspex, PVC and polystyrene (not foam). The three vinyl terpolymers have slightly different gluing applications including vinyl, PVC, some plastics, metal, canvas, timber, fabric and crockery. The Clag plastic model cement is self-explanatory and the Clag Rubber solution is most commonly used for artistic work. ❑

PVA glues are particularly suited to carpentry work. For a strong instant bond over a small area you can't beat superglue — but it's not suitable for all materials.

LETTERS

Send your letters to **CHOICE, 57 Carrington Road, Marrickville 2204**. Where possible, please include your daytime telephone number, as we may wish to contact you direct for more information or to discuss your comments and queries.

WHY NOT WOOL?

I found your comparison of fibreglass and cellulose insulation (CHOICE, April 1993) interesting, but am intrigued to know why you did not make it a three-way contest and include wool?

Wool is a safe natural alternative to these other forms of insulation. It is fire-resistant and doesn't cause irritation to the installer. It is mould and mildew-proof and will not shrink or move when installed. Wool weighs less than other forms of insulation and has one of the highest 'R' ratings (insulation effectiveness) in the industry.

Australia is looking to reduce its huge stockpile of wool. As each home insulated with wool consumes on average one bale of wool, Australians insulating their homes with wool would not only be doing themselves a favour but helping lighten the stockpile as well.

As a consumer and as a woolgrower I would like to see how our wool 'stacks up' against fibreglass and cellulose insulation.

P Brown
Bourke, NSW

Our article covered fibreglass and cellulose because they're the two most widely used materials for ceiling insulation and they both have health question marks hanging over them which we wanted to address. When we next compare all insulation materials, we will certainly include wool.

GOOD PRACTICES AGAINST BAD TAXES

As a person who resents bureaucratic dip-ins to my bank accounts (unethical, immoral and I strongly suspect illegal) may I pass on a couple of tips about the Bank Account Debits (BAD) tax (*Choice Cuts*, April 1993)?

Never withdraw $100 from a cheque account; you will only be allowed to keep 30 cents of the hundredth dollar. Over the counter at your bank you can take out $99, from an ATM you may have to settle for $90, or even $80 at some. Or make two $50 withdrawals if you really need $100 in your hot little hand. Two lots of 30 cent government tax leaves you 10 cents better off than paying 70 cents on a $100 withdrawal.

If you want to write a cheque for an amount of between $100 and $199 — don't! Write two cheques, each under $100.

If you can find a savings account with cheque access as a second bank account you can avoid paying the FID (Financial Institutions Duty) twice (once on the original deposit and again on the transfer). The second account, of course, you will use only for writing cheques and if you can afford to keep both balances above your bank's fee-free minimum you will be winning.

Sneaky taxes demand sneaky consumer attitudes.

B Hill
Bawley Point, NSW

WHAT PRICE PERFUME?

It is disappointing, even downright distressing, to find seven pages of CHOICE devoted to scents (May 1993) without a word about how the vile trade in wildlife is involved. That is except for one cool sentence saying "materials such as musk extract and ambergris have been derived from animals". Yes, derived from rare animals regardless of supposed protection under international convention.

Musk deer are under extreme pressure from hunting and habitat destruction in the Himalayas and thereabouts. Their increasing rarity has driven the price of musk to enormous heights, but still the perfume trade is willing to pay and the rich are willing to buy. On the latest information available, most of the world's musk still comes from animals illegally hunted and killed. China has introduced some farming of the deer — possibly an even worse fate for the animals. Think of males kept in tiny pens for the forcible extraction of the musk from their glands.

This apparently is the technique used also on captive civet cats of Africa, subjected to the scraping out of the scent gland every few days.

Ambergris comes from sperm whales, and another fixative for perfume comes from the Siberian beaver.

What we need from any survey of perfumes is how to identify, in order to avoid, those derived to any extent from this damnable business.

A Ringwood
Greenwich, NSW

The list published with ***Beauty and the Beasts*** *(CHOICE, March 1993) may help. As well as declaring no animal testing has been carried out in the development of their products, the companies on the list have also declared they don't use ingredients of animal origin, except in some cases ingredients such as beeswax or lanolin. Some of these companies also market perfumes. A fuller list is available from Animal Liberation, GPO Box 1787, Brisbane 4001.*

According to ***The Green Consumer Guide****, ambergris and spermaceti, both from the whale, are not used in Australia, Europe and North America — so country of origin may be an indication of use of these two substances.*

SILICONE IMPLANTS ILLEGAL

In a recent article on breast cancer (CHOICE, January 1993) much useful advice was provided. There is, however, one matter that I would like to point out to your readers in relation to the section 'Is breast reconstruction an option?'. It is stated that reconstruction can be done by using a silicone gel breast implant. Whilst it is correctly emphasised that the safety implications of silicone gel breast implants are still unknown, I thought your readers should know these implants were withdrawn in January 1992 and cannot be legally supplied in Australia. Saline (salt water) filled breast implants are available, but silicone gel-filled breast implants will not be approved for supply unless and until evidence is available to demonstrate their safety.

T Adams
Chief Medical Adviser
Department of Health, Housing and Community Services
Canberra, ACT

WHAT DO YOU KNOW?

1 What are zeolites?
A) Natural compounds that replace bleaches in recycled paper products.
B) Natural ingredients of tea-tree oil that help fight fungal skin infections.
C) Religious fanatics.
D) Compounds that can be used in detergents instead of phosphates.

2 Over the course of a washing machine's life, which of the following factors uses the most energy?
A) Heating the water for a warm water wash.
B) The electricity used in running the machine.
C) The manufacture of the detergent used (including packaging).
D) The manufacture of the machine.

3 The total cost of asthma to the Australian community each year (including lost productivity) is estimated to be:
A) $8 to $13 million.
B) $90 to $120 million.
C) $600 to $700 million.
D) $1.2 to $1.4 billion.

4 Who is the current president of the International Organization of Consumers Unions (IOCU)?
A) Albert Grosskopf of Germany.
B) Erna Witoelar of Indonesia.
C) Louise Sylvan of Australia.
D) Ralph Nader of USA.

5 What percentage of ultraviolet light does a sunscreen with a sun protection factor (SPF) of 15 cut out?
A) 15%.
B) 85%.
C) 93%.
D) 99%.

ANSWERS

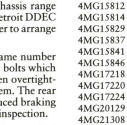
1. D. Zeolites (along with other compounds) are being used in 'phosphate-free' laundry detergents. However, their own environmental impact has still not been clearly assessed. See *Laundry detergents* in the March 1993 issue of CHOICE for more information.

2. A, according to a lifecycle analysis commissioned by the Consumers' Association. However, if you only wash with cold water the energy going into the manufacture and packaging of your detergent becomes the dominant factor.

3. C. According to the National Asthma Campaign, medical costs relating to asthma total around $320 million a year, direct absenteeism around $110 million a year, and other indirect costs such as caregiver absenteeism, reduced effectiveness at work and travelling time to attend consultations are estimated to be somewhere between $150 million and $280 million a year.

4. B. Erna Witoelar from Indonesia is only the second person from a developing nation to preside over IOCU in its 33-year history.

5. C. An SPF of 15 means you will take 15 times as long to start to burn in the sun as you would without a sunscreen. It therefore blocks out 14/15ths (93%) of the UV that would normally reach the skin.



RECALLS AND BANS

If you find a recall or ban not on our list please let us know.

Kenworth Trucks has recalled ELECTRONIC ACCELERATOR PEDALS on vehicles with the following engines: Detroit 8V-92 with DDEC, Detroit 6V-92 with DDEC, Detroit Series 60 built before 31/8/91, Caterpillar 3406B PEEC built before 30/11/91, Cummins N14 Celect built before 31/7/91, Cummins L10 Celect built before 31/7/91. Return springs on the pedal could break, resulting in the pedal going to the maximum acceleration position. Contact your Kenworth dealer to arrange inspection.

Due to a similar problem, **Mercedes-Benz** in conjunction with **Williams Controls** have recalled all FREIGHTLINER FLC VEHICLES (chassis range 1FV7ZOY91KH439028 to 1FUYROYBONL439378, fitted with Detroit DDEC or Cummins electronic-controlled engines). Contact your dealer to arrange inspection.

Toyota has recalled VP TOYOTA LEXCEN VEHICLES with frame number range PT616756 to PT634246 (made 1/2/93 to 7/4/93) as the bolts which attach the front brake hose to the brake caliper may have been overtightened and may crack, leading to failure of the front brake system. The rear brake system will remain functional, though there will be reduced braking effectiveness overall. Contact your Toyota dealer to arrange inspection.

For the same reason, **General Motors-Holden's Automotive** has recalled HOLDEN VP COMMODORE, VP CALAIS, VQ STATESMAN, VQ CAPRICE VEHICLES within serial number range L616757 to L634246 (made 1/2/93 to 7/4/93). Contact your Holden dealer to arrange inspection.

Caterpillar has recalled CATERPILLAR 3406B HIGHWAY TRUCK ENGINES as the engine governor may fail to control engine speed. Contact your local Caterpillar dealer to arrange inspection and repair if necessary. Engine serial numbers of affected vehicles are:

4MG13627	4MG21350	4MG22278	4MG25266	4MG29573
4MG15179	4MG21357	4MG22296	4MG25268	4MG29592
4MG15314	4MG21363	4MG22300	4MG25412	4MG29630
4MG15812	4MG21375	4MG22355	4MG25417	4MG29722
4MG15814	4MG21381	4MG24197	4MG26046	4MG29751
4MG15829	4MG21394	4MG24332	4MG26401	4MG30203
4MG15837	4MG21401	4MG24338	4MG26416	4MG30218
4MG15841	4MG21433	4MG24949	4MG26432	4MG30241
4MG15846	4MG22107	4MG25064	4MG26465	4MG30247
4MG17218	4MG22182	4MG25067	4MG27285	4MG30267
4MG17220	4MG22188	4MG25072	4MG27720	4MG30281
4MG17224	4MG22191	4MG25078	4MG28340	4MG30292
4MG20129	4MG22204	4MG25081	4MG28360	4MG30684
4MG21308	4MG22257	4MG25093	4MG28374	4MG31924
4MG21325	4MG22260	4MG25097	4MG28394	4MG31949
4MG21338	4MG22274	4MG25264	4MG28443	4MG31995

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TWELVE MONTH INDEX

AUGUST 1992 — JULY 1993

(T) test
(D) includes assessment of suitability for those with disabilities
(F) feature — general advice
(M) feature — includes market information
(S) subscriber survey or user trial
(C) Consumer in law
(L) letter
(U) update of previous report
*** additions or corrections to reports, small follow-up items**

Air conditioners, reverse-cycle Nov(T,D)
Air quality, indoor Jan(F)
Allergies Nov(F)
Answering machines Oct(T)
Arthritis Oct(F),May(L)
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  digital recording Jun(M)
Australian-made labelling Jan(F)
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  stain-resistance treatments Nov(T)
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  reliability survey Aug(S)
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  Hair and hair products Jan(F)
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